

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2020 Rate Increase Filings/CT20-226 VIP2-OLD (RATE)

Filing at a Glance

Company: Metropolitan Life Insurance Company
 Product Name: Individual Long-Term Care Insurance
 State: Pennsylvania
 TOI: LTC03I Individual Long Term Care
 Sub-TOI: LTC03I.001 Qualified
 Filing Type: Rate - Other (Not M.U. or G.I. Product)
 Date Submitted: 02/14/2020
 SERFF Tr Num: META-132261800
 SERFF Status: Assigned
 State Tr Num: META-132261800
 State Status: Received Review in Progress
 Co Tr Num: CT20-226 VIP2-OLD (RATE) KB
 Implementation: On Approval
 Date Requested:
 Author(s): Cherise Livingston, Cory Searles, Patricia Brabant, Keith Bal
 Reviewer(s): Jim Lavery (primary)
 Disposition Date:
 Disposition Status:
 Implementation Date:

State Filing Description:

Proposed 16.91% increase on 1,959 policyholders of MetLife's LTC forms LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-ML-PA, LTC2-FAC-ML-PA, LTC2-VAL-ML-PA, and LTC2-PREM-ML-PA.

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General Information

Project Name: 2020 Rate Increase Filings	Status of Filing in Domicile:
Project Number: CT20-226 VIP2-OLD (RATE)	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 02/14/2020
	State Status Changed: 02/14/2020
Deemer Date:	Created By: Keith Bal
Submitted By: Cherise Livingston	Corresponding Filing Tracking Number: META-132261787
	State TOI: LTC03I Individual Long Term Care

Filing Description:

Pennsylvania Insurance Department
 1326 Strawberry Square, 13th Floor
 Harrisburg, Pennsylvania 17120

Re:Metropolitan Life Insurance Company ("MetLife")
 Individual Long-Term Care Insurance –
 Inforce Premium Rate Schedule Increase Filing for Policy Forms LTC2-IDEAL-PA, et al and LTC2-IDEAL-ML-PA, et al.
 NAIC Company No. is 65978
 FEIN No. is 13-5581829

Dear Sir/Madam:

We are filing, for your review and authorization, a request for a 16.91% premium rate schedule increase with respect to the policy forms listed below. The policy forms are tax-qualified individual long-term care insurance policies.

LTC2-IDEAL-PA- approved by your Department in 2005
 LTC2-FAC-PA- approved by your Department in 2005
 LTC2-VAL-PA- approved by your Department in 2005
 LTC2-PREM-PA- approved by your Department in 2005
 LTC2-IDEAL-ML-PA- approved by your Department in 2006
 LTC2-FAC-ML-PA- approved by your Department in 2006
 LTC2-VAL-ML-PA- approved by your Department in 2006
 LTC2-PREM-ML-PA- approved by your Department in 2006

The inforce premium rate schedule increase for which we are seeking authorization in this filing will only apply to the above listed policies, along with those riders and endorsements that were contemporaneously or subsequently authorized for use by your Department, in connection with policy application dates on or before April 2, 2009, as these policies were not subject to the prospective premium rate schedule increase that your Department authorized on January 16, 2009. Please note these policy forms are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2012.

While we do not intend to offer inflation decrease offers with this filing, please note that we are including in this filing inflation

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rate factors for approval. We also intend to use the inflation mitigation riders that were previously authorized by your Department on May 23, 2018, as we would like to have additional inflation decrease options available to insureds, outside of this or any subsequent requested rate increase.

Note that previously, a premium rate increase request of 58% was submitted on January 2, 2013, and your Department authorized 20% on May 1, 2013.

Note that previously, a premium rate increase request of 56.66% was submitted on February 3, 2016, and your Department authorized 20% on April 5, 2016.

Note that previously, a premium rate increase request of 30.56% was submitted on January 30, 2018, and your Department authorized 30.56% on May 23, 2018, to be phased in over a period of 2 years.

We are submitting an actuarial memorandum and rates in support of our request.

Notification to Policyholders of Premium Rate Schedule Increase

After we have obtained authorization of the premium rate increase, this rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually), following at least a 60 day advance written notification to the policyholder. In our written notification we will include explanatory information related to the rate increase, including:

- The amount of the increase requested in this filing and the amount of the increase authorized by your Department;
- If the full amount of the requested increase is authorized by your Department, a statement that the policy may be subject to rate increases in the future and, if the amount of the increase authorized by your Department is less than the amount requested in this filing, the notice may include an additional statement about the likelihood of MetLife making future rate increase requests on the policy. The wording of the statement will depend on the degree of variance from the amount requested;
- The current premium rate and the premium rate after the increase is applied;
- A statement that the premium rate adjustment will be effective on the policy's modal premium due date as described above;
- Information regarding each premium rate increase on this policy form or similar policy forms over the past ten (10) years for this state or any other state that identifies:
 - oThe policy forms for which premium rates have been increased;
 - oThe calendar years when the form was available for purchase; and
 - oThe percent range of each increase;
- The following options available to the policyholder:
 - 1.the policyholder can continue his/her current coverage by paying the new premium amount when due;
 - 2.the policyholder can reduce his/her coverage to lessen the impact of the premium rate schedule if the current level of

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coverage permits a reduction; or

3.if the policyholder's coverage lapses (due to nonpayment of premium or cancellation) at any time from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), then the policyholder will have nonforfeiture coverage as follows.

olf the policyholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"), we will issue the policyholder the LCUL.

olf the policyholder's policy includes Contingent Benefits Upon Lapse and the policyholder qualifies for coverage under Contingent Benefits Upon Lapse, we will instead provide coverage under the LCUL, since the benefit payable under the LCUL is equal to the benefit payable under Contingent Benefits Upon Lapse.

olf the policyholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision.

We will not provide coverage under more than one feature that provides for a nonforfeiture benefit.

We have included a copy of our policyholder notification letter and coverage change form for informational purposes.

We are extending the use of the Limited Coverage Upon Lapse Following Premium Increase Endorsement (LCUL), which was previously authorized by your Department on March 28, 2013.

The contact person for this filing is:

Deborah Fountas
1300 Hall Boulevard
Bloomfield, CT 06002
Telephone: 860-656-3808
dfountas@metlife.com

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,

Thomas G. Reilly
Assistant Vice President
Product Management & Compliance

Company and Contact

Filing Contact Information

Deborah Fountas, Sr. Product Consultant	dfountas@metlife.com
1300 Hall Blvd	860-656-3808 [Phone]
Bloomfield, CT 06002	860-656-3815 [FAX]

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Product Name: Individual Long-Term Care Insurance
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Filing Company Information

Metropolitan Life Insurance
Company
MetLife
200 Park Avenue
New York, NY 10166
(212) 578-2211 ext. [Phone]

CoCode: 65978
Group Code: 241
Group Name:
FEIN Number: 13-5581829

State of Domicile: New York
Company Type: Life
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:	META-132261800	State Tracking #:	META-132261800	Company Tracking #:	CT20-226 VIP2-OLD (RATE) KB
State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2020 Rate Increase Filings/CT20-226 VIP2-OLD (RATE)				

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	30.560%
Effective Date of Last Rate Revision:	05/22/2018
Filing Method of Last Filing:	See section 16 of the actuarial memorandum
SERFF Tracking Number of Last Filing:	META-131359706

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Metropolitan Life Insurance Company	16.910%	16.910%	\$990,965	1,959	\$5,860,231	16.910%	16.910%

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA_VIP2old_rates_16.91%Increase (002)	LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-ML-PA, LTC2-FAC-ML-PA, LTC2-VAL-ML-PA, LTC2-PREM-ML-PA	Revised	Previous State Filing Number: META-131359706 Percent Rate Change Request: 16.91	PA_VIP2old_rates_16.91%Increase (002).pdf,
2		Final Factors to File-VIP2old	LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-ML-PA, LTC2-FAC-ML-PA, LTC2-VAL-ML-PA, LTC2-PREM-ML-PA	Revised	Previous State Filing Number: META-131359706 Percent Rate Change Request: 16.91	Final Factors to File-VIP2old.pdf,

Policy Form Series: LTC2-FAC
Facilities Only
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
No Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$50.31	\$59.45	\$67.31	\$74.88	\$82.82	\$91.44	\$100.99
31	\$50.74	\$60.19	\$68.32	\$76.12	\$84.23	\$93.06	\$102.90
32	\$51.14	\$60.91	\$69.35	\$77.36	\$85.70	\$94.71	\$104.86
33	\$51.57	\$61.67	\$70.37	\$78.61	\$87.16	\$96.40	\$106.90
34	\$51.99	\$62.44	\$71.44	\$79.90	\$88.65	\$98.12	\$108.93
35	\$52.42	\$63.20	\$72.53	\$81.21	\$90.15	\$99.85	\$111.02
36	\$52.90	\$64.04	\$73.66	\$82.57	\$91.75	\$101.65	\$113.12
37	\$53.42	\$64.92	\$74.85	\$83.96	\$93.34	\$103.49	\$115.30
38	\$53.93	\$65.76	\$76.03	\$85.38	\$94.99	\$105.35	\$117.48
39	\$54.41	\$66.64	\$77.22	\$86.81	\$96.64	\$107.24	\$119.72
40	\$54.94	\$67.55	\$78.46	\$88.28	\$98.37	\$109.16	\$121.98
41	\$55.47	\$68.45	\$79.67	\$89.75	\$100.07	\$111.15	\$124.31
42	\$55.96	\$69.35	\$80.93	\$91.25	\$101.84	\$113.17	\$126.68
43	\$56.50	\$70.26	\$82.22	\$92.79	\$103.62	\$115.19	\$129.12
44	\$57.04	\$71.22	\$83.52	\$94.36	\$105.42	\$117.25	\$131.57
45	\$57.57	\$72.17	\$84.84	\$95.95	\$107.28	\$119.37	\$134.08
46	\$58.40	\$73.43	\$86.53	\$97.90	\$109.53	\$121.90	\$136.98
47	\$59.24	\$74.73	\$88.21	\$99.90	\$111.84	\$124.54	\$139.94
48	\$60.08	\$76.04	\$89.93	\$101.95	\$114.17	\$127.17	\$142.97
49	\$60.91	\$77.38	\$91.74	\$104.04	\$116.56	\$129.90	\$146.08
50	\$61.81	\$78.76	\$93.52	\$106.15	\$118.99	\$132.67	\$149.26
51	\$62.68	\$80.13	\$95.38	\$108.35	\$121.52	\$135.52	\$152.50
52	\$63.59	\$81.53	\$97.26	\$110.56	\$124.06	\$138.37	\$155.79
53	\$64.49	\$82.97	\$99.16	\$112.83	\$126.64	\$141.33	\$159.17
54	\$65.40	\$84.43	\$101.13	\$115.14	\$129.31	\$144.37	\$162.63
55	\$66.37	\$85.94	\$103.11	\$117.48	\$132.00	\$147.45	\$166.14
56	\$71.58	\$92.21	\$110.15	\$125.63	\$141.30	\$157.85	\$178.00
57	\$77.27	\$98.92	\$117.69	\$134.38	\$151.20	\$169.05	\$190.67
58	\$83.37	\$106.14	\$125.75	\$143.68	\$161.80	\$181.00	\$204.25
59	\$89.96	\$113.86	\$134.33	\$153.65	\$173.17	\$193.79	\$218.81
60	\$97.08	\$122.17	\$143.53	\$164.32	\$185.30	\$207.52	\$234.39
61	\$104.77	\$131.07	\$153.33	\$175.74	\$198.29	\$222.21	\$251.10
62	\$113.08	\$140.64	\$163.83	\$187.92	\$212.22	\$237.94	\$269.00
63	\$123.40	\$153.61	\$178.98	\$205.50	\$232.18	\$260.43	\$294.50
64	\$134.66	\$167.78	\$195.54	\$224.71	\$254.06	\$285.06	\$322.39
65	\$146.97	\$183.24	\$213.66	\$245.72	\$277.95	\$312.01	\$352.97
66	\$160.38	\$200.14	\$233.45	\$268.69	\$304.12	\$341.51	\$386.46
67	\$175.05	\$218.60	\$255.07	\$293.81	\$332.74	\$373.81	\$423.10
68	\$195.25	\$244.42	\$285.56	\$328.35	\$371.38	\$416.83	\$471.39
69	\$217.79	\$273.24	\$319.69	\$366.99	\$414.56	\$464.80	\$525.23
70	\$242.92	\$305.52	\$357.87	\$410.17	\$462.74	\$518.30	\$585.22
71	\$270.93	\$341.58	\$400.66	\$458.44	\$516.53	\$577.97	\$652.04
72	\$302.22	\$381.89	\$448.54	\$512.38	\$576.54	\$644.49	\$726.50
73	\$339.14	\$430.14	\$506.30	\$577.06	\$648.20	\$723.53	\$814.64
74	\$380.60	\$484.48	\$571.50	\$649.90	\$728.75	\$812.28	\$913.46
75	\$427.14	\$545.68	\$645.12	\$731.95	\$819.28	\$911.91	\$1,024.28
76	\$479.34	\$614.64	\$728.21	\$824.37	\$921.06	\$1,023.73	\$1,148.55
77	\$537.95	\$692.34	\$822.02	\$928.44	\$1,035.51	\$1,149.28	\$1,287.90
78	\$591.47	\$763.47	\$908.19	\$1,023.41	\$1,139.31	\$1,262.56	\$1,412.35
79	\$650.36	\$841.93	\$1,003.39	\$1,128.08	\$1,253.52	\$1,386.95	\$1,548.84
80	\$715.09	\$928.43	\$1,108.62	\$1,243.41	\$1,379.22	\$1,523.65	\$1,698.53
81	\$786.25	\$1,023.82	\$1,224.84	\$1,370.56	\$1,517.46	\$1,673.84	\$1,862.67
82	\$864.54	\$1,129.03	\$1,353.26	\$1,510.75	\$1,669.58	\$1,838.80	\$2,042.67
83	\$948.72	\$1,242.80	\$1,493.16	\$1,663.69	\$1,835.86	\$2,019.32	\$2,240.26
84	\$1,041.10	\$1,368.05	\$1,647.50	\$1,832.11	\$2,018.70	\$2,217.58	\$2,456.95
85	\$1,142.48	\$1,505.92	\$1,817.82	\$2,017.59	\$2,219.75	\$2,435.28	\$2,694.61
86	\$1,253.71	\$1,657.67	\$2,005.73	\$2,221.86	\$2,440.82	\$2,674.42	\$2,955.29
87	\$1,375.81	\$1,824.75	\$2,213.07	\$2,446.79	\$2,683.89	\$2,936.98	\$3,241.13
88	\$1,492.13	\$1,982.79	\$2,408.69	\$2,657.43	\$2,911.04	\$3,182.26	\$3,509.21
89	\$1,618.35	\$2,154.56	\$2,621.57	\$2,886.20	\$3,157.40	\$3,448.06	\$3,799.46
90	\$1,755.20	\$2,341.20	\$2,853.32	\$3,134.67	\$3,424.61	\$3,736.01	\$4,113.71
91	\$1,903.65	\$2,544.01	\$3,105.50	\$3,404.52	\$3,714.46	\$4,048.03	\$4,453.92
92	\$2,064.65	\$2,764.40	\$3,380.02	\$3,697.64	\$4,028.81	\$4,386.10	\$4,822.29
93	\$2,212.09	\$2,966.46	\$3,631.38	\$3,962.76	\$4,310.58	\$4,686.86	\$5,147.04
94	\$2,370.08	\$3,183.33	\$3,901.42	\$4,246.86	\$4,612.01	\$5,008.26	\$5,493.71
95	\$2,539.33	\$3,416.05	\$4,191.56	\$4,551.36	\$4,934.55	\$5,351.66	\$5,863.68
96	\$2,720.68	\$3,665.79	\$4,503.27	\$4,877.70	\$5,279.63	\$5,718.63	\$6,258.58
97	\$2,914.98	\$3,933.80	\$4,838.16	\$5,227.44	\$5,648.83	\$6,110.79	\$6,680.06
98	\$3,123.13	\$4,221.37	\$5,197.94	\$5,602.26	\$6,043.87	\$6,529.84	\$7,129.94
99	\$3,346.19	\$4,529.97	\$5,584.51	\$6,003.94	\$6,466.49	\$6,977.59	\$7,610.12
100	\$3,585.15	\$4,861.14	\$5,999.82	\$6,434.42	\$6,918.73	\$7,456.08	\$8,122.63

Policy Form Series: LTC2-FAC
Facilities Only
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
No Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$52.85	\$66.20	\$76.99	\$87.88	\$98.37	\$109.14	\$120.90
31	\$54.70	\$68.74	\$79.99	\$91.41	\$102.34	\$113.60	\$125.87
32	\$56.65	\$71.34	\$83.11	\$95.06	\$106.51	\$118.24	\$131.05
33	\$58.68	\$74.05	\$86.40	\$98.84	\$110.81	\$123.06	\$136.49
34	\$60.77	\$76.88	\$89.77	\$102.79	\$115.31	\$128.10	\$142.11
35	\$62.88	\$79.79	\$93.32	\$106.93	\$119.94	\$133.34	\$147.96
36	\$64.78	\$82.36	\$96.38	\$110.44	\$124.02	\$137.83	\$153.03
37	\$66.70	\$85.01	\$99.56	\$114.16	\$128.17	\$142.54	\$158.28
38	\$68.68	\$87.72	\$102.80	\$117.92	\$132.52	\$147.38	\$163.72
39	\$70.72	\$90.48	\$106.16	\$121.87	\$136.96	\$152.37	\$169.30
40	\$72.86	\$93.40	\$109.67	\$125.90	\$141.59	\$157.53	\$175.09
41	\$75.01	\$96.38	\$113.22	\$130.11	\$146.34	\$162.89	\$181.10
42	\$77.20	\$99.47	\$116.95	\$134.42	\$151.30	\$168.42	\$187.33
43	\$79.50	\$102.61	\$120.78	\$138.88	\$156.40	\$174.11	\$193.76
44	\$81.90	\$105.92	\$124.73	\$143.51	\$161.67	\$180.01	\$200.38
45	\$84.34	\$109.29	\$128.81	\$148.28	\$167.14	\$186.15	\$207.25
46	\$86.62	\$112.44	\$132.65	\$152.74	\$172.18	\$191.81	\$213.60
47	\$88.99	\$115.70	\$136.58	\$157.34	\$177.43	\$197.70	\$220.14
48	\$91.40	\$119.02	\$140.58	\$162.07	\$182.83	\$203.73	\$226.85
49	\$93.87	\$122.46	\$144.78	\$166.93	\$188.37	\$209.95	\$233.82
50	\$96.44	\$126.03	\$149.02	\$171.91	\$194.07	\$216.34	\$241.00
51	\$99.04	\$129.66	\$153.45	\$177.12	\$199.99	\$222.98	\$248.35
52	\$101.75	\$133.40	\$157.96	\$182.42	\$206.04	\$229.74	\$255.95
53	\$104.51	\$137.26	\$162.64	\$187.90	\$212.26	\$236.79	\$263.78
54	\$107.35	\$141.22	\$167.44	\$193.52	\$218.73	\$244.01	\$271.86
55	\$110.26	\$145.32	\$172.38	\$199.34	\$225.34	\$251.46	\$280.17
56	\$117.55	\$154.93	\$183.67	\$212.65	\$240.69	\$268.73	\$299.56
57	\$125.37	\$165.11	\$195.72	\$226.89	\$257.00	\$287.18	\$320.28
58	\$133.64	\$176.02	\$208.57	\$242.06	\$274.45	\$306.87	\$342.46
59	\$142.49	\$187.64	\$222.22	\$258.24	\$293.14	\$327.96	\$366.16
60	\$151.92	\$200.02	\$236.79	\$275.51	\$312.99	\$350.48	\$391.52
61	\$162.00	\$213.20	\$252.32	\$293.97	\$334.28	\$374.53	\$418.61
62	\$172.74	\$227.27	\$268.86	\$313.61	\$357.00	\$400.26	\$447.59
63	\$188.34	\$247.72	\$292.83	\$341.03	\$387.71	\$434.36	\$485.43
64	\$205.43	\$269.99	\$318.94	\$370.85	\$421.12	\$471.34	\$526.40
65	\$224.05	\$294.27	\$347.39	\$403.24	\$457.37	\$511.48	\$570.88
66	\$244.33	\$320.78	\$378.41	\$438.49	\$496.78	\$555.02	\$619.15
67	\$266.46	\$349.62	\$412.20	\$476.80	\$539.55	\$602.30	\$671.45
68	\$295.01	\$388.03	\$458.13	\$528.16	\$596.14	\$664.28	\$739.45
69	\$326.61	\$430.60	\$509.27	\$585.06	\$658.73	\$732.62	\$814.37
70	\$361.58	\$477.86	\$566.04	\$648.13	\$727.86	\$808.00	\$896.89
71	\$400.28	\$530.32	\$629.22	\$717.99	\$804.27	\$891.17	\$987.77
72	\$443.18	\$588.54	\$699.37	\$795.37	\$888.67	\$982.87	\$1,087.82
73	\$492.88	\$657.26	\$783.35	\$888.26	\$990.20	\$1,093.27	\$1,208.29
74	\$548.18	\$733.95	\$877.38	\$991.99	\$1,103.39	\$1,216.08	\$1,342.09
75	\$609.68	\$819.64	\$982.77	\$1,107.89	\$1,229.45	\$1,352.67	\$1,490.73
76	\$678.06	\$915.32	\$1,100.79	\$1,237.25	\$1,369.90	\$1,504.62	\$1,655.86
77	\$754.15	\$1,022.21	\$1,233.01	\$1,381.77	\$1,526.46	\$1,673.62	\$1,839.24
78	\$824.82	\$1,121.83	\$1,357.38	\$1,516.74	\$1,671.48	\$1,829.01	\$2,006.25
79	\$902.18	\$1,231.18	\$1,494.27	\$1,664.86	\$1,830.34	\$1,998.82	\$2,188.42
80	\$986.79	\$1,351.19	\$1,645.01	\$1,827.42	\$2,004.28	\$2,184.44	\$2,387.13
81	\$1,079.32	\$1,482.89	\$1,810.96	\$2,005.91	\$2,194.73	\$2,387.28	\$2,603.90
82	\$1,180.52	\$1,627.44	\$1,993.63	\$2,201.83	\$2,403.26	\$2,608.93	\$2,840.32
83	\$1,294.98	\$1,792.11	\$2,203.18	\$2,427.04	\$2,643.60	\$2,864.79	\$3,113.41
84	\$1,420.50	\$1,973.48	\$2,434.74	\$2,675.34	\$2,907.98	\$3,145.78	\$3,412.71
85	\$1,521.88	\$2,111.35	\$2,605.06	\$2,860.82	\$3,109.03	\$3,363.48	\$3,650.37
86	\$1,633.11	\$2,263.10	\$2,792.97	\$3,065.09	\$3,330.10	\$3,602.62	\$3,911.05
87	\$1,755.21	\$2,430.18	\$3,000.31	\$3,290.02	\$3,573.17	\$3,865.18	\$4,196.89
88	\$1,871.53	\$2,588.22	\$3,195.93	\$3,500.66	\$3,800.32	\$4,110.46	\$4,464.97
89	\$1,997.75	\$2,759.99	\$3,408.81	\$3,729.43	\$4,046.68	\$4,376.26	\$4,755.22
90	\$2,134.60	\$2,946.63	\$3,640.56	\$3,977.90	\$4,313.89	\$4,664.21	\$5,069.47
91	\$2,283.05	\$3,149.44	\$3,892.74	\$4,247.75	\$4,603.74	\$4,976.23	\$5,409.68
92	\$2,444.05	\$3,369.83	\$4,167.26	\$4,540.87	\$4,918.09	\$5,314.30	\$5,778.05
93	\$2,591.49	\$3,571.89	\$4,418.62	\$4,805.99	\$5,199.86	\$5,615.06	\$6,102.80
94	\$2,749.48	\$3,788.76	\$4,688.66	\$5,090.09	\$5,501.29	\$5,936.46	\$6,449.47
95	\$2,918.73	\$4,021.48	\$4,978.80	\$5,394.59	\$5,823.83	\$6,279.86	\$6,819.44
96	\$3,100.08	\$4,271.22	\$5,290.51	\$5,720.93	\$6,168.91	\$6,646.83	\$7,214.34
97	\$3,294.38	\$4,539.23	\$5,625.40	\$6,070.67	\$6,538.11	\$7,038.99	\$7,635.82
98	\$3,502.53	\$4,826.80	\$5,985.18	\$6,445.49	\$6,933.15	\$7,458.04	\$8,085.70
99	\$3,725.59	\$5,135.40	\$6,371.75	\$6,847.17	\$7,355.77	\$7,905.79	\$8,565.88
100	\$3,964.55	\$5,466.57	\$6,787.06	\$7,277.65	\$7,808.01	\$8,384.28	\$9,078.39

**Policy Form Series: LTC2-FAC
Facilities Only
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
No Home Care
5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$107.92	\$138.77	\$165.32	\$193.32	\$220.89	\$249.02	\$281.57
31	\$110.56	\$142.25	\$169.46	\$198.23	\$226.57	\$255.45	\$288.94
32	\$113.24	\$145.73	\$173.73	\$203.28	\$232.40	\$262.05	\$296.52
33	\$115.99	\$149.35	\$178.07	\$208.42	\$238.35	\$268.82	\$304.33
34	\$118.82	\$153.03	\$182.54	\$213.74	\$244.44	\$275.73	\$312.32
35	\$121.67	\$156.83	\$187.11	\$219.16	\$250.70	\$282.85	\$320.50
36	\$123.77	\$159.61	\$190.45	\$223.13	\$255.32	\$288.12	\$326.57
37	\$125.93	\$162.45	\$193.91	\$227.20	\$260.02	\$293.52	\$332.79
38	\$128.09	\$165.30	\$197.38	\$231.37	\$264.81	\$298.98	\$339.04
39	\$130.26	\$168.21	\$200.93	\$235.60	\$269.71	\$304.53	\$345.46
40	\$132.53	\$171.19	\$204.54	\$239.87	\$274.68	\$310.19	\$352.00
41	\$134.79	\$174.21	\$208.18	\$244.25	\$279.75	\$315.96	\$358.66
42	\$137.08	\$177.27	\$211.92	\$248.69	\$284.92	\$321.88	\$365.42
43	\$139.46	\$180.40	\$215.73	\$253.23	\$290.16	\$327.84	\$372.36
44	\$141.86	\$183.57	\$219.59	\$257.85	\$295.52	\$333.93	\$379.40
45	\$144.29	\$186.82	\$223.57	\$262.56	\$300.96	\$340.17	\$386.59
46	\$146.47	\$189.71	\$227.08	\$266.74	\$305.82	\$345.69	\$392.94
47	\$148.66	\$192.63	\$230.63	\$271.01	\$310.79	\$351.37	\$399.37
48	\$150.90	\$195.62	\$234.24	\$275.35	\$315.82	\$357.11	\$405.91
49	\$153.13	\$198.63	\$237.98	\$279.76	\$320.94	\$362.91	\$412.59
50	\$155.44	\$201.73	\$241.68	\$284.20	\$326.12	\$368.85	\$419.37
51	\$157.76	\$204.84	\$245.50	\$288.77	\$331.41	\$374.88	\$426.24
52	\$160.15	\$207.99	\$249.35	\$293.36	\$336.74	\$380.99	\$433.21
53	\$162.54	\$211.20	\$253.26	\$298.09	\$342.19	\$387.22	\$440.32
54	\$164.97	\$214.46	\$257.26	\$302.82	\$347.74	\$393.54	\$447.55
55	\$167.49	\$217.79	\$261.27	\$307.68	\$353.35	\$399.98	\$454.88
56	\$174.78	\$227.73	\$273.54	\$322.51	\$370.79	\$419.95	\$477.91
57	\$182.47	\$238.10	\$286.37	\$338.08	\$389.03	\$440.97	\$502.04
58	\$190.44	\$248.99	\$299.82	\$354.39	\$408.16	\$463.05	\$527.44
59	\$198.78	\$260.37	\$313.83	\$371.47	\$428.31	\$486.22	\$554.10
60	\$207.50	\$272.21	\$328.55	\$389.40	\$449.39	\$510.56	\$582.12
61	\$216.56	\$284.68	\$343.98	\$408.19	\$471.51	\$536.08	\$611.56
62	\$226.06	\$297.67	\$360.11	\$427.87	\$494.77	\$562.90	\$642.46
63	\$243.21	\$319.74	\$386.34	\$457.87	\$528.37	\$600.28	\$684.29
64	\$261.67	\$343.41	\$414.49	\$489.93	\$564.32	\$640.15	\$728.80
65	\$281.58	\$368.86	\$444.69	\$524.23	\$602.68	\$682.66	\$776.23
66	\$302.92	\$396.20	\$477.13	\$560.99	\$643.64	\$727.99	\$826.79
67	\$325.95	\$425.57	\$511.89	\$600.28	\$687.39	\$776.31	\$880.58
68	\$356.13	\$465.89	\$561.12	\$655.43	\$748.34	\$843.24	\$954.70
69	\$389.12	\$510.04	\$615.11	\$715.66	\$814.75	\$915.92	\$1,035.04
70	\$425.16	\$558.37	\$674.23	\$781.45	\$887.02	\$994.90	\$1,122.15
71	\$464.50	\$611.30	\$739.07	\$853.27	\$965.72	\$1,080.67	\$1,216.59
72	\$507.54	\$669.24	\$810.14	\$931.68	\$1,051.33	\$1,173.84	\$1,318.96
73	\$558.57	\$739.30	\$897.12	\$1,028.72	\$1,158.21	\$1,290.75	\$1,448.14
74	\$614.72	\$816.63	\$993.42	\$1,135.81	\$1,275.94	\$1,419.37	\$1,590.01
75	\$676.53	\$902.12	\$1,100.11	\$1,254.07	\$1,405.57	\$1,560.78	\$1,745.70
76	\$744.56	\$996.55	\$1,218.24	\$1,384.65	\$1,548.40	\$1,716.29	\$1,916.71
77	\$819.43	\$1,100.91	\$1,349.06	\$1,528.84	\$1,705.77	\$1,887.29	\$2,104.43
78	\$891.46	\$1,201.72	\$1,476.08	\$1,668.05	\$1,856.85	\$2,050.55	\$2,281.45
79	\$969.83	\$1,311.84	\$1,615.09	\$1,819.89	\$2,021.29	\$2,227.90	\$2,473.31
80	\$1,055.10	\$1,431.98	\$1,767.20	\$1,985.55	\$2,200.36	\$2,420.63	\$2,681.33
81	\$1,147.85	\$1,563.17	\$1,933.62	\$2,166.32	\$2,395.22	\$2,630.04	\$2,906.86
82	\$1,248.79	\$1,706.37	\$2,115.75	\$2,363.55	\$2,607.39	\$2,857.53	\$3,151.34
83	\$1,368.35	\$1,876.94	\$2,333.52	\$2,600.13	\$2,862.74	\$3,132.15	\$3,448.16
84	\$1,499.40	\$2,064.60	\$2,573.71	\$2,860.37	\$3,143.12	\$3,433.21	\$3,772.90
85	\$1,600.78	\$2,202.47	\$2,744.03	\$3,045.85	\$3,344.17	\$3,650.91	\$4,010.56
86	\$1,712.01	\$2,354.22	\$2,931.94	\$3,250.12	\$3,565.24	\$3,890.05	\$4,271.24
87	\$1,834.11	\$2,521.30	\$3,139.28	\$3,475.05	\$3,808.31	\$4,152.61	\$4,557.08
88	\$1,950.43	\$2,679.34	\$3,334.90	\$3,685.69	\$4,035.46	\$4,397.89	\$4,825.16
89	\$2,076.65	\$2,851.11	\$3,547.78	\$3,914.46	\$4,281.82	\$4,663.69	\$5,115.41
90	\$2,213.50	\$3,037.75	\$3,779.53	\$4,162.93	\$4,549.03	\$4,951.64	\$5,429.66
91	\$2,361.95	\$3,240.56	\$4,031.71	\$4,432.78	\$4,838.88	\$5,263.66	\$5,769.87
92	\$2,522.95	\$3,460.95	\$4,306.23	\$4,725.90	\$5,153.23	\$5,601.73	\$6,138.24
93	\$2,670.39	\$3,663.01	\$4,557.59	\$4,991.02	\$5,435.00	\$5,902.49	\$6,462.99
94	\$2,828.38	\$3,879.88	\$4,827.63	\$5,275.12	\$5,736.43	\$6,223.89	\$6,809.66
95	\$2,997.63	\$4,112.60	\$5,117.77	\$5,579.62	\$6,058.97	\$6,567.29	\$7,179.63
96	\$3,178.98	\$4,362.34	\$5,429.48	\$5,905.96	\$6,404.05	\$6,934.26	\$7,574.53
97	\$3,373.28	\$4,630.35	\$5,764.37	\$6,255.70	\$6,773.25	\$7,326.42	\$7,996.01
98	\$3,581.43	\$4,917.92	\$6,124.15	\$6,630.52	\$7,168.29	\$7,745.47	\$8,445.89
99	\$3,804.49	\$5,226.52	\$6,510.72	\$7,032.20	\$7,590.91	\$8,193.22	\$8,926.07
100	\$4,043.45	\$5,557.69	\$6,926.03	\$7,462.68	\$8,043.15	\$8,671.71	\$9,438.58

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$64.08	\$76.23	\$86.24	\$95.87	\$106.07	\$117.33	\$131.51
31	\$65.00	\$77.59	\$87.93	\$97.83	\$108.32	\$119.87	\$134.38
32	\$65.94	\$78.94	\$89.67	\$99.85	\$110.60	\$122.43	\$137.28
33	\$66.88	\$80.35	\$91.46	\$101.91	\$112.94	\$125.07	\$140.25
34	\$67.84	\$81.79	\$93.26	\$104.01	\$115.32	\$127.77	\$143.31
35	\$68.84	\$83.22	\$95.09	\$106.14	\$117.78	\$130.52	\$146.41
36	\$69.82	\$84.65	\$96.91	\$108.24	\$120.13	\$133.17	\$149.43
37	\$70.85	\$86.12	\$98.75	\$110.35	\$122.55	\$135.91	\$152.47
38	\$71.88	\$87.61	\$100.65	\$112.55	\$125.00	\$138.68	\$155.62
39	\$72.89	\$89.13	\$102.57	\$114.74	\$127.51	\$141.52	\$158.81
40	\$73.97	\$90.66	\$104.51	\$117.02	\$130.07	\$144.41	\$162.07
41	\$75.03	\$92.22	\$106.49	\$119.31	\$132.69	\$147.35	\$165.38
42	\$76.12	\$93.81	\$108.54	\$121.64	\$135.38	\$150.36	\$168.77
43	\$77.22	\$95.42	\$110.60	\$124.03	\$138.07	\$153.42	\$172.24
44	\$78.33	\$97.08	\$112.68	\$126.47	\$140.88	\$156.59	\$175.76
45	\$79.46	\$98.75	\$114.85	\$128.95	\$143.71	\$159.78	\$179.38
46	\$80.84	\$100.66	\$117.25	\$131.72	\$146.84	\$163.32	\$183.41
47	\$82.22	\$102.65	\$119.72	\$134.55	\$150.04	\$166.96	\$187.50
48	\$83.64	\$104.65	\$122.25	\$137.46	\$153.34	\$170.65	\$191.74
49	\$85.09	\$106.69	\$124.84	\$140.43	\$156.69	\$174.45	\$196.01
50	\$86.56	\$108.76	\$127.47	\$143.43	\$160.14	\$178.33	\$200.44
51	\$88.02	\$110.89	\$130.13	\$146.53	\$163.64	\$182.27	\$204.93
52	\$89.55	\$113.04	\$132.87	\$149.67	\$167.23	\$186.31	\$209.55
53	\$91.11	\$115.24	\$135.70	\$152.92	\$170.89	\$190.47	\$214.23
54	\$92.66	\$117.51	\$138.54	\$156.22	\$174.63	\$194.70	\$219.03
55	\$94.26	\$119.80	\$141.43	\$159.57	\$178.46	\$199.02	\$223.94
56	\$101.64	\$128.32	\$150.81	\$170.33	\$190.60	\$212.68	\$239.48
57	\$109.57	\$137.45	\$160.86	\$181.80	\$203.62	\$227.34	\$256.07
58	\$118.14	\$147.24	\$171.54	\$194.07	\$217.50	\$242.97	\$273.80
59	\$127.37	\$157.70	\$182.91	\$207.14	\$232.32	\$259.70	\$292.77
60	\$137.35	\$168.95	\$195.05	\$221.10	\$248.16	\$277.57	\$313.06
61	\$148.05	\$180.96	\$207.99	\$235.98	\$265.07	\$296.64	\$334.75
62	\$159.64	\$193.85	\$221.79	\$251.88	\$283.14	\$317.04	\$357.93
63	\$173.85	\$211.13	\$241.59	\$274.60	\$308.84	\$345.98	\$390.76
64	\$189.34	\$229.97	\$263.20	\$299.35	\$336.86	\$377.54	\$426.59
65	\$206.18	\$250.48	\$286.68	\$326.32	\$367.42	\$412.01	\$465.69
66	\$224.56	\$272.81	\$312.27	\$355.72	\$400.80	\$449.61	\$508.37
67	\$244.54	\$297.16	\$340.15	\$387.79	\$437.18	\$490.67	\$555.00
68	\$271.90	\$330.98	\$379.37	\$431.81	\$486.22	\$545.17	\$616.17
69	\$302.25	\$368.63	\$423.11	\$480.82	\$540.73	\$605.75	\$684.10
70	\$336.03	\$410.60	\$471.91	\$535.42	\$601.41	\$673.04	\$759.52
71	\$373.59	\$457.33	\$526.32	\$596.21	\$668.89	\$747.84	\$843.24
72	\$415.32	\$509.38	\$587.02	\$663.90	\$743.91	\$830.91	\$936.19
73	\$464.30	\$571.23	\$659.76	\$744.54	\$832.84	\$928.98	\$1,045.50
74	\$518.98	\$640.61	\$741.51	\$834.98	\$932.40	\$1,038.57	\$1,167.59
75	\$580.17	\$718.39	\$833.40	\$936.37	\$1,043.89	\$1,161.17	\$1,303.92
76	\$648.53	\$805.64	\$936.68	\$1,050.10	\$1,168.67	\$1,298.20	\$1,456.16
77	\$724.98	\$903.46	\$1,052.81	\$1,177.68	\$1,308.36	\$1,451.41	\$1,626.21
78	\$790.05	\$987.75	\$1,153.74	\$1,288.03	\$1,428.68	\$1,582.62	\$1,770.45
79	\$860.95	\$1,079.93	\$1,264.38	\$1,408.75	\$1,560.02	\$1,725.66	\$1,927.44
80	\$938.24	\$1,180.72	\$1,385.64	\$1,540.79	\$1,703.44	\$1,881.65	\$2,098.37
81	\$1,022.46	\$1,290.89	\$1,518.54	\$1,685.19	\$1,860.04	\$2,051.74	\$2,284.47
82	\$1,114.23	\$1,411.36	\$1,664.18	\$1,843.10	\$2,031.04	\$2,237.19	\$2,487.10
83	\$1,222.73	\$1,553.57	\$1,836.21	\$2,029.71	\$2,233.31	\$2,456.83	\$2,727.66
84	\$1,341.78	\$1,710.15	\$2,026.02	\$2,235.17	\$2,455.71	\$2,698.04	\$2,991.48
85	\$1,472.45	\$1,882.48	\$2,235.46	\$2,461.45	\$2,700.31	\$2,962.96	\$3,280.86
86	\$1,615.82	\$2,072.18	\$2,466.53	\$2,710.66	\$2,969.21	\$3,253.85	\$3,598.22
87	\$1,773.14	\$2,281.03	\$2,721.52	\$2,985.07	\$3,264.91	\$3,573.30	\$3,946.30
88	\$1,923.13	\$2,478.62	\$2,962.08	\$3,242.04	\$3,541.25	\$3,871.74	\$4,272.69
89	\$2,085.77	\$2,693.31	\$3,223.89	\$3,521.18	\$3,840.95	\$4,195.09	\$4,626.08
90	\$2,262.16	\$2,926.62	\$3,508.83	\$3,824.29	\$4,166.02	\$4,545.45	\$5,008.67
91	\$2,453.48	\$3,180.14	\$3,818.99	\$4,153.53	\$4,518.59	\$4,925.06	\$5,422.96
92	\$2,660.95	\$3,455.65	\$4,156.54	\$4,511.10	\$4,900.98	\$5,336.39	\$5,871.47
93	\$2,850.99	\$3,708.26	\$4,465.66	\$4,834.54	\$5,243.74	\$5,702.32	\$6,266.90
94	\$3,054.61	\$3,979.36	\$4,797.76	\$5,181.18	\$5,610.44	\$6,093.35	\$6,688.94
95	\$3,272.77	\$4,270.28	\$5,154.53	\$5,552.66	\$6,002.79	\$6,511.16	\$7,139.40
96	\$3,506.46	\$4,582.46	\$5,537.85	\$5,950.80	\$6,422.59	\$6,957.69	\$7,620.21
97	\$3,756.88	\$4,917.46	\$5,949.69	\$6,377.45	\$6,871.74	\$7,434.76	\$8,133.43
98	\$4,025.19	\$5,276.97	\$6,392.16	\$6,834.73	\$7,352.26	\$7,944.58	\$8,681.18
99	\$4,312.63	\$5,662.76	\$6,867.50	\$7,324.79	\$7,866.43	\$8,489.35	\$9,265.81
100	\$4,620.62	\$6,076.72	\$7,378.23	\$7,849.99	\$8,416.55	\$9,071.50	\$9,889.83

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$73.16	\$89.52	\$102.70	\$116.29	\$129.86	\$144.24	\$160.91
31	\$75.90	\$93.07	\$106.76	\$121.00	\$135.16	\$150.17	\$167.48
32	\$78.74	\$96.71	\$111.03	\$125.89	\$140.67	\$156.30	\$174.31
33	\$81.70	\$100.53	\$115.49	\$130.96	\$146.45	\$162.72	\$181.39
34	\$84.77	\$104.51	\$120.11	\$136.28	\$152.40	\$169.41	\$188.80
35	\$87.97	\$108.61	\$124.91	\$141.79	\$158.64	\$176.34	\$196.51
36	\$90.63	\$112.03	\$128.97	\$146.45	\$163.88	\$182.17	\$203.00
37	\$93.99	\$115.60	\$133.12	\$151.20	\$169.27	\$188.22	\$209.71
38	\$96.26	\$119.28	\$137.43	\$156.16	\$174.83	\$194.45	\$216.65
39	\$99.16	\$123.09	\$141.88	\$161.25	\$180.60	\$200.89	\$223.84
40	\$102.19	\$127.00	\$146.46	\$166.50	\$186.56	\$207.58	\$231.22
41	\$105.27	\$131.01	\$151.18	\$171.95	\$192.70	\$214.42	\$238.89
42	\$108.53	\$135.20	\$156.06	\$177.57	\$199.10	\$221.53	\$246.78
43	\$111.81	\$139.47	\$161.13	\$183.35	\$205.63	\$228.85	\$254.95
44	\$115.22	\$143.91	\$166.28	\$189.33	\$212.42	\$236.47	\$263.37
45	\$118.74	\$148.50	\$171.69	\$195.53	\$219.43	\$244.32	\$272.09
46	\$121.81	\$152.51	\$176.39	\$200.97	\$225.61	\$251.24	\$279.86
47	\$124.97	\$156.62	\$181.26	\$206.61	\$231.99	\$258.40	\$287.81
48	\$128.22	\$160.85	\$186.26	\$212.39	\$238.53	\$265.74	\$296.05
49	\$131.54	\$165.20	\$191.41	\$218.34	\$245.31	\$273.33	\$304.46
50	\$134.94	\$169.66	\$196.68	\$224.41	\$252.25	\$281.11	\$313.16
51	\$138.42	\$174.23	\$202.03	\$230.71	\$259.37	\$289.09	\$322.07
52	\$142.01	\$178.97	\$207.61	\$237.14	\$266.72	\$297.33	\$331.28
53	\$145.70	\$183.77	\$213.36	\$243.81	\$274.27	\$305.84	\$340.70
54	\$149.45	\$188.74	\$219.22	\$250.62	\$282.02	\$314.51	\$350.44
55	\$153.32	\$193.85	\$225.24	\$257.62	\$290.02	\$323.47	\$360.40
56	\$162.82	\$205.71	\$238.98	\$273.76	\$308.45	\$344.31	\$383.88
57	\$172.85	\$218.38	\$253.64	\$290.91	\$328.11	\$366.52	\$408.85
58	\$183.53	\$231.78	\$269.14	\$309.11	\$349.02	\$390.14	\$435.44
59	\$194.86	\$245.99	\$285.56	\$328.46	\$371.23	\$415.31	\$463.77
60	\$206.93	\$261.08	\$302.99	\$349.02	\$394.89	\$442.06	\$493.94
61	\$219.69	\$277.11	\$321.52	\$370.85	\$420.02	\$470.54	\$526.10
62	\$233.27	\$294.12	\$341.14	\$394.08	\$446.78	\$500.88	\$560.32
63	\$253.17	\$319.04	\$369.91	\$426.63	\$483.18	\$541.21	\$605.09
64	\$274.75	\$346.06	\$401.11	\$461.90	\$522.51	\$584.80	\$653.47
65	\$298.15	\$375.41	\$434.89	\$500.05	\$565.09	\$631.89	\$705.69
66	\$323.57	\$407.22	\$471.55	\$541.35	\$611.13	\$682.78	\$762.05
67	\$351.17	\$441.77	\$511.28	\$586.08	\$660.90	\$737.79	\$822.97
68	\$387.08	\$488.25	\$566.17	\$646.88	\$727.66	\$810.82	\$903.15
69	\$426.62	\$539.61	\$626.88	\$713.99	\$801.16	\$891.09	\$991.15
70	\$470.21	\$596.42	\$694.17	\$788.04	\$882.10	\$979.30	\$1,087.69
71	\$518.27	\$659.18	\$768.63	\$869.79	\$971.22	\$1,076.25	\$1,193.70
72	\$571.23	\$728.54	\$851.11	\$960.01	\$1,069.33	\$1,182.79	\$1,309.97
73	\$633.19	\$811.26	\$950.74	\$1,069.37	\$1,188.52	\$1,312.34	\$1,451.42
74	\$701.84	\$903.35	\$1,061.98	\$1,191.22	\$1,320.99	\$1,456.09	\$1,608.19
75	\$777.97	\$1,005.87	\$1,186.29	\$1,326.87	\$1,468.23	\$1,615.60	\$1,781.88
76	\$862.30	\$1,120.06	\$1,325.16	\$1,478.04	\$1,631.88	\$1,792.57	\$1,974.31
77	\$955.84	\$1,247.19	\$1,480.28	\$1,646.41	\$1,813.74	\$1,988.94	\$2,187.53
78	\$1,038.68	\$1,361.39	\$1,621.49	\$1,798.62	\$1,976.98	\$2,163.79	\$2,375.52
79	\$1,128.70	\$1,486.04	\$1,776.18	\$1,964.98	\$2,154.92	\$2,353.99	\$2,579.66
80	\$1,226.55	\$1,622.15	\$1,945.65	\$2,146.73	\$2,348.85	\$2,560.91	\$2,801.29
81	\$1,332.84	\$1,770.68	\$2,131.30	\$2,345.26	\$2,560.21	\$2,786.02	\$3,042.02
82	\$1,448.41	\$1,932.79	\$2,334.66	\$2,562.12	\$2,790.64	\$3,030.92	\$3,303.47
83	\$1,588.76	\$2,128.36	\$2,580.04	\$2,824.21	\$3,069.74	\$3,328.15	\$3,621.05
84	\$1,742.78	\$2,343.72	\$2,851.21	\$3,113.08	\$3,376.68	\$3,654.60	\$3,969.19
85	\$1,873.45	\$2,516.05	\$3,060.65	\$3,339.36	\$3,621.28	\$3,919.52	\$4,258.57
86	\$2,016.82	\$2,705.75	\$3,291.72	\$3,588.57	\$3,890.18	\$4,210.41	\$4,575.93
87	\$2,174.14	\$2,914.60	\$3,546.71	\$3,862.98	\$4,185.88	\$4,529.86	\$4,924.01
88	\$2,324.13	\$3,112.19	\$3,787.27	\$4,119.95	\$4,462.22	\$4,828.30	\$5,250.40
89	\$2,486.77	\$3,326.88	\$4,049.08	\$4,399.09	\$4,761.92	\$5,151.65	\$5,603.79
90	\$2,663.16	\$3,560.19	\$4,334.02	\$4,702.20	\$5,086.99	\$5,502.01	\$5,986.38
91	\$2,854.48	\$3,813.71	\$4,644.18	\$5,031.44	\$5,439.56	\$5,881.62	\$6,400.67
92	\$3,061.95	\$4,089.22	\$4,981.73	\$5,389.01	\$5,821.95	\$6,292.95	\$6,849.18
93	\$3,251.99	\$4,341.83	\$5,290.85	\$5,712.45	\$6,164.71	\$6,658.88	\$7,244.61
94	\$3,455.61	\$4,612.93	\$5,622.95	\$6,059.09	\$6,531.41	\$7,049.91	\$7,666.65
95	\$3,673.77	\$4,903.85	\$5,979.72	\$6,430.57	\$6,923.76	\$7,467.72	\$8,117.11
96	\$3,907.46	\$5,216.03	\$6,363.04	\$6,828.71	\$7,343.56	\$7,914.25	\$8,597.92
97	\$4,157.88	\$5,551.03	\$6,774.88	\$7,255.36	\$7,792.71	\$8,391.32	\$9,111.14
98	\$4,426.19	\$5,910.54	\$7,217.35	\$7,712.64	\$8,273.23	\$8,901.14	\$9,658.89
99	\$4,713.63	\$6,296.33	\$7,692.69	\$8,202.70	\$8,787.40	\$9,445.91	\$10,243.52
100	\$5,021.62	\$6,710.29	\$8,203.42	\$8,727.90	\$9,337.52	\$10,028.06	\$10,867.54

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$136.18	\$168.99	\$197.57	\$228.73	\$260.02	\$292.51	\$329.86
31	\$139.52	\$173.20	\$202.54	\$234.54	\$266.70	\$300.09	\$338.50
32	\$142.95	\$177.50	\$207.63	\$240.52	\$273.55	\$307.83	\$347.37
33	\$146.46	\$181.92	\$212.88	\$246.62	\$280.57	\$315.77	\$356.45
34	\$150.03	\$186.48	\$218.25	\$252.92	\$287.77	\$323.96	\$365.77
35	\$153.72	\$191.13	\$223.70	\$259.36	\$295.19	\$332.33	\$375.35
36	\$156.39	\$194.52	\$227.78	\$264.10	\$300.65	\$338.53	\$382.43
37	\$159.14	\$197.98	\$231.88	\$268.94	\$306.20	\$344.84	\$389.65
38	\$161.92	\$201.50	\$236.07	\$273.89	\$311.85	\$351.25	\$396.97
39	\$164.72	\$205.08	\$240.34	\$278.89	\$317.62	\$357.80	\$404.47
40	\$167.63	\$208.73	\$244.64	\$283.99	\$323.49	\$364.46	\$412.11
41	\$170.53	\$212.45	\$249.06	\$289.18	\$329.50	\$371.28	\$419.88
42	\$173.51	\$216.24	\$253.57	\$294.48	\$335.58	\$378.18	\$427.80
43	\$176.56	\$220.06	\$258.13	\$299.85	\$341.75	\$385.22	\$435.87
44	\$179.62	\$224.00	\$262.78	\$305.35	\$348.11	\$392.43	\$444.03
45	\$182.77	\$227.97	\$267.53	\$310.92	\$354.53	\$399.75	\$452.45
46	\$185.50	\$231.52	\$271.73	\$315.89	\$360.25	\$406.27	\$459.90
47	\$188.29	\$235.09	\$276.02	\$320.93	\$366.09	\$412.93	\$467.45
48	\$191.15	\$238.73	\$280.38	\$326.09	\$372.02	\$419.68	\$475.18
49	\$194.05	\$242.43	\$284.82	\$331.32	\$378.07	\$426.54	\$482.99
50	\$196.98	\$246.16	\$289.27	\$336.60	\$384.19	\$433.51	\$490.97
51	\$199.91	\$250.00	\$293.80	\$341.99	\$390.43	\$440.61	\$499.04
52	\$202.95	\$253.86	\$298.47	\$347.47	\$396.74	\$447.79	\$507.27
53	\$205.99	\$257.78	\$303.20	\$353.05	\$403.18	\$455.14	\$515.61
54	\$209.13	\$261.78	\$307.94	\$358.70	\$409.70	\$462.59	\$524.11
55	\$212.25	\$265.84	\$312.76	\$364.43	\$416.36	\$470.17	\$532.73
56	\$221.36	\$277.77	\$327.20	\$381.80	\$436.59	\$493.38	\$559.47
57	\$230.89	\$290.23	\$342.37	\$399.98	\$457.89	\$517.83	\$587.51
58	\$240.77	\$303.29	\$358.16	\$419.06	\$480.17	\$543.45	\$616.94
59	\$251.11	\$316.85	\$374.70	\$439.01	\$503.53	\$570.36	\$647.87
60	\$261.91	\$331.08	\$392.03	\$459.91	\$528.08	\$598.58	\$680.33
61	\$273.12	\$345.93	\$410.13	\$481.82	\$553.76	\$628.20	\$714.45
62	\$284.83	\$361.46	\$429.07	\$504.74	\$580.72	\$659.28	\$750.26
63	\$306.10	\$387.80	\$459.86	\$539.65	\$619.66	\$702.47	\$798.48
64	\$328.92	\$416.10	\$492.90	\$576.87	\$661.19	\$748.45	\$849.79
65	\$353.43	\$446.44	\$528.27	\$616.71	\$705.49	\$797.47	\$904.39
66	\$379.78	\$478.96	\$566.23	\$659.29	\$752.78	\$849.68	\$962.54
67	\$408.11	\$513.91	\$606.86	\$704.81	\$803.26	\$905.36	\$1,024.38
68	\$445.38	\$562.01	\$664.65	\$768.99	\$873.87	\$982.72	\$1,109.93
69	\$486.00	\$614.62	\$727.95	\$839.00	\$950.66	\$1,066.74	\$1,202.62
70	\$530.40	\$672.20	\$797.25	\$915.41	\$1,034.29	\$1,157.89	\$1,303.00
71	\$578.81	\$735.13	\$873.17	\$998.78	\$1,125.21	\$1,256.88	\$1,411.82
72	\$631.64	\$803.98	\$956.30	\$1,089.69	\$1,224.16	\$1,364.28	\$1,529.72
73	\$694.54	\$887.52	\$1,058.36	\$1,202.61	\$1,347.97	\$1,499.61	\$1,678.98
74	\$763.64	\$979.72	\$1,171.34	\$1,327.17	\$1,484.29	\$1,648.30	\$1,842.84
75	\$839.65	\$1,081.50	\$1,296.36	\$1,464.63	\$1,634.41	\$1,811.80	\$2,022.69
76	\$923.20	\$1,193.87	\$1,434.73	\$1,616.33	\$1,799.74	\$1,991.55	\$2,220.09
77	\$1,015.09	\$1,317.88	\$1,587.90	\$1,783.79	\$1,981.75	\$2,189.08	\$2,436.75
78	\$1,098.98	\$1,432.77	\$1,731.15	\$1,939.63	\$2,150.37	\$2,370.99	\$2,633.85
79	\$1,189.83	\$1,557.68	\$1,887.31	\$2,109.06	\$2,333.26	\$2,568.02	\$2,846.90
80	\$1,288.16	\$1,693.51	\$2,057.60	\$2,293.34	\$2,531.72	\$2,781.39	\$3,077.18
81	\$1,394.62	\$1,841.14	\$2,243.29	\$2,493.70	\$2,747.05	\$3,012.54	\$3,326.07
82	\$1,509.88	\$2,001.63	\$2,445.69	\$2,711.54	\$2,980.72	\$3,262.89	\$3,595.13
83	\$1,654.46	\$2,201.73	\$2,697.45	\$2,982.96	\$3,272.64	\$3,576.45	\$3,933.72
84	\$1,812.89	\$2,421.83	\$2,975.10	\$3,281.51	\$3,593.15	\$3,920.22	\$4,304.16
85	\$1,943.56	\$2,594.16	\$3,184.54	\$3,507.79	\$3,837.75	\$4,185.14	\$4,593.54
86	\$2,086.93	\$2,783.86	\$3,415.61	\$3,757.00	\$4,106.65	\$4,476.03	\$4,910.90
87	\$2,244.25	\$2,992.71	\$3,670.60	\$4,031.41	\$4,402.35	\$4,795.48	\$5,258.98
88	\$2,394.24	\$3,190.30	\$3,911.16	\$4,288.38	\$4,678.69	\$5,093.92	\$5,585.37
89	\$2,556.88	\$3,404.99	\$4,172.97	\$4,567.52	\$4,978.39	\$5,417.27	\$5,938.76
90	\$2,733.27	\$3,638.30	\$4,457.91	\$4,870.63	\$5,303.46	\$5,767.63	\$6,321.35
91	\$2,924.59	\$3,891.82	\$4,768.07	\$5,199.87	\$5,656.03	\$6,147.24	\$6,735.64
92	\$3,132.06	\$4,167.33	\$5,105.62	\$5,557.44	\$6,038.42	\$6,558.57	\$7,184.15
93	\$3,322.10	\$4,419.94	\$5,414.74	\$5,880.88	\$6,381.18	\$6,924.50	\$7,579.58
94	\$3,525.72	\$4,691.04	\$5,746.84	\$6,227.52	\$6,747.88	\$7,315.53	\$8,001.62
95	\$3,743.88	\$4,981.96	\$6,103.61	\$6,599.00	\$7,140.23	\$7,733.34	\$8,452.08
96	\$3,977.57	\$5,294.14	\$6,486.93	\$6,997.14	\$7,560.03	\$8,179.87	\$8,932.89
97	\$4,227.99	\$5,629.14	\$6,898.77	\$7,423.79	\$8,009.18	\$8,656.94	\$9,446.11
98	\$4,496.30	\$5,988.65	\$7,341.24	\$7,881.07	\$8,489.70	\$9,166.76	\$9,993.86
99	\$4,783.74	\$6,374.44	\$7,816.58	\$8,371.13	\$9,003.87	\$9,711.53	\$10,578.49
100	\$5,091.73	\$6,788.40	\$8,327.31	\$8,896.33	\$9,553.99	\$10,293.68	\$11,202.51

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$60.15	\$71.41	\$80.89	\$90.03	\$99.68	\$110.29	\$123.63
31	\$61.00	\$72.65	\$82.50	\$91.89	\$101.78	\$112.65	\$126.31
32	\$61.89	\$73.95	\$84.11	\$93.79	\$103.94	\$115.09	\$129.06
33	\$62.79	\$75.25	\$85.80	\$95.71	\$106.14	\$117.58	\$131.86
34	\$63.72	\$76.58	\$87.47	\$97.69	\$108.38	\$120.10	\$134.72
35	\$64.63	\$77.92	\$89.21	\$99.70	\$110.67	\$122.70	\$137.66
36	\$65.57	\$79.29	\$90.91	\$101.65	\$112.90	\$125.19	\$140.48
37	\$66.50	\$80.66	\$92.65	\$103.65	\$115.18	\$127.77	\$143.34
38	\$67.48	\$82.04	\$94.40	\$105.69	\$117.48	\$130.35	\$146.29
39	\$68.45	\$83.43	\$96.18	\$107.78	\$119.87	\$133.04	\$149.28
40	\$69.43	\$84.88	\$98.02	\$109.88	\$122.25	\$135.74	\$152.36
41	\$70.44	\$86.37	\$99.90	\$112.06	\$124.72	\$138.54	\$155.49
42	\$71.44	\$87.83	\$101.78	\$114.27	\$127.22	\$141.34	\$158.68
43	\$72.51	\$89.35	\$103.73	\$116.49	\$129.79	\$144.26	\$161.92
44	\$73.55	\$90.89	\$105.70	\$118.78	\$132.40	\$147.19	\$165.24
45	\$74.61	\$92.48	\$107.71	\$121.11	\$135.05	\$150.21	\$168.62
46	\$75.91	\$94.26	\$109.99	\$123.73	\$138.01	\$153.53	\$172.43
47	\$77.18	\$96.09	\$112.29	\$126.38	\$141.03	\$156.96	\$176.30
48	\$78.54	\$97.99	\$114.65	\$129.12	\$144.11	\$160.44	\$180.25
49	\$79.88	\$99.90	\$117.07	\$131.87	\$147.28	\$164.00	\$184.30
50	\$81.25	\$101.84	\$119.54	\$134.73	\$150.49	\$167.63	\$188.45
51	\$82.64	\$103.82	\$122.05	\$137.61	\$153.78	\$171.34	\$192.66
52	\$84.08	\$105.85	\$124.63	\$140.58	\$157.15	\$175.17	\$196.98
53	\$85.53	\$107.91	\$127.28	\$143.62	\$160.60	\$179.05	\$201.40
54	\$87.00	\$110.00	\$129.92	\$146.71	\$164.11	\$183.01	\$205.94
55	\$88.48	\$112.18	\$132.67	\$149.87	\$167.72	\$187.08	\$210.55
56	\$95.41	\$120.14	\$141.48	\$159.98	\$179.14	\$199.94	\$225.15
57	\$102.87	\$128.68	\$150.87	\$170.74	\$191.35	\$213.72	\$240.76
58	\$110.90	\$137.85	\$160.88	\$182.25	\$204.41	\$228.41	\$257.42
59	\$119.58	\$147.67	\$171.55	\$194.54	\$218.35	\$244.13	\$275.26
60	\$128.92	\$158.18	\$182.95	\$207.64	\$233.24	\$260.92	\$294.33
61	\$139.01	\$169.44	\$195.09	\$221.64	\$249.11	\$278.85	\$314.73
62	\$149.87	\$181.51	\$208.04	\$236.58	\$266.11	\$298.04	\$336.54
63	\$163.19	\$197.69	\$226.61	\$257.89	\$290.25	\$325.22	\$367.38
64	\$177.75	\$215.31	\$246.84	\$281.15	\$316.59	\$354.95	\$401.06
65	\$193.57	\$234.53	\$268.88	\$306.47	\$345.34	\$387.32	\$437.83
66	\$210.80	\$255.44	\$292.89	\$334.09	\$376.70	\$422.66	\$477.96
67	\$229.59	\$278.23	\$319.06	\$364.21	\$410.88	\$461.25	\$521.78
68	\$255.26	\$309.91	\$355.83	\$405.55	\$456.97	\$512.49	\$579.29
69	\$283.75	\$345.18	\$396.86	\$451.59	\$508.21	\$569.42	\$643.16
70	\$315.49	\$384.45	\$442.63	\$502.86	\$565.22	\$632.68	\$714.05
71	\$350.74	\$428.22	\$493.65	\$559.95	\$628.64	\$703.00	\$792.78
72	\$389.89	\$476.95	\$550.59	\$623.53	\$699.16	\$781.10	\$880.17
73	\$435.85	\$534.85	\$618.82	\$699.26	\$782.74	\$873.27	\$982.93
74	\$487.22	\$599.81	\$695.51	\$784.20	\$876.35	\$976.35	\$1,097.70
75	\$544.66	\$672.67	\$781.72	\$879.44	\$981.10	\$1,091.59	\$1,225.89
76	\$608.86	\$754.34	\$878.57	\$986.25	\$1,098.37	\$1,220.41	\$1,369.03
77	\$680.61	\$845.93	\$987.47	\$1,106.06	\$1,229.67	\$1,364.41	\$1,528.89
78	\$741.71	\$924.89	\$1,082.15	\$1,209.73	\$1,342.72	\$1,487.75	\$1,664.45
79	\$808.29	\$1,011.18	\$1,185.94	\$1,323.09	\$1,466.17	\$1,622.22	\$1,812.12
80	\$880.85	\$1,105.56	\$1,299.65	\$1,447.08	\$1,600.97	\$1,768.86	\$1,972.79
81	\$959.89	\$1,208.69	\$1,424.31	\$1,582.70	\$1,748.16	\$1,928.75	\$2,147.77
82	\$1,046.05	\$1,321.52	\$1,560.92	\$1,731.04	\$1,908.87	\$2,103.11	\$2,338.26
83	\$1,147.92	\$1,454.66	\$1,722.27	\$1,906.29	\$2,098.98	\$2,309.56	\$2,564.42
84	\$1,259.69	\$1,601.25	\$1,900.31	\$2,099.28	\$2,308.01	\$2,536.35	\$2,812.50
85	\$1,382.36	\$1,762.64	\$2,096.76	\$2,311.80	\$2,537.86	\$2,785.36	\$3,084.53
86	\$1,516.97	\$1,940.26	\$2,313.47	\$2,545.83	\$2,790.59	\$3,058.83	\$3,382.91
87	\$1,664.67	\$2,135.78	\$2,552.65	\$2,803.56	\$3,068.50	\$3,359.15	\$3,710.16
88	\$1,805.45	\$2,320.80	\$2,778.26	\$3,044.94	\$3,328.21	\$3,639.67	\$4,017.02
89	\$1,958.14	\$2,521.83	\$3,023.85	\$3,307.06	\$3,609.89	\$3,943.63	\$4,349.25
90	\$2,123.73	\$2,740.30	\$3,291.12	\$3,591.74	\$3,915.41	\$4,273.00	\$4,708.96
91	\$2,303.36	\$2,977.69	\$3,582.04	\$3,900.96	\$4,246.79	\$4,629.87	\$5,098.42
92	\$2,498.16	\$3,235.61	\$3,898.64	\$4,236.80	\$4,606.21	\$5,016.54	\$5,520.12
93	\$2,676.57	\$3,472.16	\$4,188.56	\$4,540.57	\$4,928.32	\$5,360.53	\$5,891.88
94	\$2,867.71	\$3,726.02	\$4,500.06	\$4,866.14	\$5,272.96	\$5,728.12	\$6,288.67
95	\$3,072.50	\$3,998.37	\$4,834.71	\$5,215.04	\$5,641.70	\$6,120.92	\$6,712.18
96	\$3,291.93	\$4,290.67	\$5,194.26	\$5,588.95	\$6,036.24	\$6,540.62	\$7,164.22
97	\$3,527.01	\$4,604.34	\$5,580.52	\$5,989.71	\$6,458.38	\$6,989.14	\$7,646.69
98	\$3,778.88	\$4,940.97	\$5,995.53	\$6,419.18	\$6,910.01	\$7,468.40	\$8,161.67
99	\$4,048.77	\$5,302.18	\$6,441.39	\$6,879.43	\$7,393.26	\$7,980.52	\$8,711.34
100	\$4,337.90	\$5,689.81	\$6,920.43	\$7,372.68	\$7,910.28	\$8,527.78	\$9,298.00

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$70.12	\$86.16	\$99.05	\$112.34	\$125.51	\$139.42	\$155.53
31	\$72.74	\$89.58	\$103.03	\$116.87	\$130.61	\$145.09	\$161.87
32	\$75.47	\$93.09	\$107.11	\$121.63	\$135.97	\$151.06	\$168.51
33	\$78.29	\$96.77	\$111.43	\$126.52	\$141.51	\$157.27	\$175.36
34	\$81.29	\$100.56	\$115.86	\$131.65	\$147.29	\$163.73	\$182.51
35	\$84.32	\$104.51	\$120.52	\$136.97	\$153.32	\$170.42	\$189.95
36	\$86.88	\$107.85	\$124.43	\$141.42	\$158.37	\$176.08	\$196.25
37	\$89.50	\$111.28	\$128.45	\$146.05	\$163.57	\$181.91	\$202.71
38	\$92.23	\$114.81	\$132.57	\$150.84	\$168.98	\$187.94	\$209.41
39	\$95.07	\$118.44	\$136.84	\$155.77	\$174.56	\$194.16	\$216.35
40	\$97.97	\$122.22	\$141.28	\$160.86	\$180.31	\$200.60	\$223.50
41	\$100.95	\$126.12	\$145.86	\$166.11	\$186.26	\$207.24	\$230.92
42	\$104.01	\$130.13	\$150.55	\$171.52	\$192.40	\$214.13	\$238.56
43	\$107.22	\$134.26	\$155.42	\$177.11	\$198.73	\$221.21	\$246.46
44	\$110.46	\$138.51	\$160.45	\$182.89	\$205.29	\$228.54	\$254.61
45	\$113.83	\$142.93	\$165.63	\$188.88	\$212.07	\$236.13	\$263.02
46	\$116.79	\$146.76	\$170.20	\$194.16	\$218.06	\$242.84	\$270.53
47	\$119.78	\$150.73	\$174.86	\$199.57	\$224.25	\$249.75	\$278.25
48	\$122.90	\$154.83	\$179.68	\$205.16	\$230.56	\$256.86	\$286.18
49	\$126.07	\$159.00	\$184.62	\$210.91	\$237.09	\$264.19	\$294.32
50	\$129.35	\$163.29	\$189.73	\$216.80	\$243.81	\$271.68	\$302.75
51	\$132.68	\$167.71	\$194.93	\$222.87	\$250.69	\$279.41	\$311.35
52	\$136.13	\$172.23	\$200.34	\$229.08	\$257.79	\$287.38	\$320.23
53	\$139.67	\$176.89	\$205.83	\$235.51	\$265.08	\$295.56	\$329.36
54	\$143.26	\$181.65	\$211.49	\$242.11	\$272.56	\$303.98	\$338.76
55	\$146.97	\$186.58	\$217.31	\$248.88	\$280.28	\$312.63	\$348.40
56	\$150.66	\$191.61	\$223.26	\$255.81	\$288.25	\$321.52	\$358.29
57	\$154.44	\$196.81	\$229.34	\$262.99	\$296.47	\$330.66	\$368.44
58	\$158.31	\$202.19	\$235.66	\$270.44	\$304.94	\$339.99	\$378.86
59	\$162.27	\$207.76	\$242.23	\$278.11	\$313.37	\$349.59	\$389.56
60	\$166.32	\$213.51	\$249.07	\$286.01	\$321.96	\$359.46	\$399.54
61	\$170.46	\$219.44	\$256.20	\$294.14	\$330.71	\$369.59	\$409.81
62	\$174.69	\$225.56	\$263.61	\$302.51	\$339.62	\$379.99	\$420.36
63	\$179.01	\$231.87	\$271.30	\$311.13	\$348.70	\$390.72	\$431.19
64	\$183.42	\$238.37	\$279.38	\$320.01	\$357.95	\$401.71	\$442.30
65	\$187.92	\$245.06	\$287.75	\$329.15	\$367.37	\$412.99	\$453.69
66	\$192.51	\$251.94	\$296.41	\$338.57	\$376.96	\$424.47	\$465.36
67	\$197.19	\$259.01	\$305.46	\$348.07	\$386.72	\$436.19	\$477.31
68	\$201.96	\$266.27	\$314.80	\$357.87	\$396.65	\$448.15	\$489.54
69	\$206.82	\$273.72	\$324.48	\$367.97	\$406.85	\$460.36	\$501.96
70	\$211.77	\$281.36	\$334.50	\$378.37	\$417.23	\$472.81	\$514.57
71	\$216.81	\$289.19	\$344.87	\$389.07	\$427.85	\$484.51	\$527.37
72	\$221.94	\$297.21	\$355.60	\$399.97	\$438.66	\$496.45	\$540.36
73	\$227.16	\$305.42	\$366.80	\$411.17	\$449.69	\$508.64	\$553.54
74	\$232.47	\$313.82	\$378.27	\$422.58	\$460.94	\$521.08	\$566.91
75	\$237.87	\$322.41	\$390.01	\$434.29	\$472.41	\$533.68	\$580.47
76	\$243.36	\$331.19	\$402.02	\$446.30	\$484.02	\$546.51	\$594.22
77	\$248.94	\$340.16	\$414.31	\$458.61	\$495.80	\$559.60	\$608.16
78	\$254.61	\$349.32	\$426.99	\$471.21	\$507.85	\$572.95	\$622.30
79	\$260.37	\$358.67	\$439.95	\$484.11	\$519.66	\$586.56	\$636.63
80	\$266.22	\$368.20	\$453.18	\$497.31	\$531.73	\$600.43	\$651.15
81	\$272.16	\$377.91	\$466.69	\$510.81	\$544.06	\$614.56	\$665.86
82	\$278.19	\$387.80	\$480.48	\$524.61	\$556.65	\$628.95	\$680.76
83	\$284.31	\$397.88	\$494.55	\$538.71	\$569.49	\$643.69	\$695.85
84	\$290.52	\$408.15	\$508.90	\$553.11	\$582.58	\$658.78	\$711.14
85	\$296.82	\$418.61	\$523.42	\$567.81	\$595.92	\$674.12	\$726.62
86	\$303.21	\$429.25	\$538.19	\$582.81	\$609.51	\$689.71	\$742.29
87	\$309.69	\$440.06	\$553.32	\$598.11	\$623.35	\$705.65	\$758.14
88	\$316.26	\$451.05	\$568.71	\$608.71	\$637.44	\$721.94	\$774.18
89	\$322.92	\$462.22	\$584.36	\$619.61	\$651.78	\$738.49	\$790.41
90	\$329.67	\$473.57	\$600.27	\$630.81	\$666.37	\$755.30	\$806.83
91	\$336.51	\$485.10	\$616.53	\$642.31	\$681.21	\$772.41	\$823.44
92	\$343.44	\$496.81	\$633.04	\$654.11	\$696.30	\$789.81	\$840.24
93	\$350.46	\$508.70	\$650.80	\$666.31	\$711.64	\$807.91	\$857.23
94	\$357.57	\$520.77	\$668.87	\$678.91	\$727.33	\$825.31	\$874.41
95	\$364.77	\$533.02	\$687.22	\$691.81	\$743.27	\$843.01	\$891.78
96	\$372.06	\$545.45	\$705.85	\$705.01	\$759.46	\$861.01	\$909.34
97	\$379.44	\$558.06	\$724.76	\$718.51	\$775.90	\$879.31	\$927.09
98	\$386.91	\$570.85	\$743.94	\$732.31	\$792.59	\$897.91	\$945.03
99	\$394.47	\$583.82	\$763.39	\$746.51	\$809.53	\$916.81	\$963.17
100	\$402.12	\$596.97	\$783.11	\$760.91	\$826.82	\$936.01	\$981.50

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$132.21	\$164.75	\$193.02	\$223.74	\$254.53	\$286.38	\$323.21
31	\$135.44	\$168.83	\$197.89	\$229.45	\$261.05	\$293.78	\$331.67
32	\$138.79	\$173.07	\$202.88	\$235.27	\$267.77	\$301.39	\$340.36
33	\$142.17	\$177.38	\$207.99	\$241.25	\$274.64	\$309.21	\$349.27
34	\$145.70	\$181.80	\$213.22	\$247.44	\$281.69	\$317.16	\$358.39
35	\$149.25	\$186.32	\$218.58	\$253.72	\$288.92	\$325.39	\$367.79
36	\$151.86	\$189.64	\$222.55	\$258.34	\$294.25	\$331.45	\$374.76
37	\$154.50	\$193.01	\$226.54	\$263.08	\$299.71	\$337.65	\$381.79
38	\$157.21	\$196.44	\$230.65	\$267.89	\$305.23	\$343.90	\$388.98
39	\$159.96	\$199.92	\$234.78	\$272.81	\$310.90	\$350.33	\$396.31
40	\$162.75	\$203.49	\$239.04	\$277.79	\$316.65	\$356.85	\$403.77
41	\$165.58	\$207.13	\$243.35	\$282.88	\$322.51	\$363.50	\$411.44
42	\$168.44	\$210.81	\$247.73	\$288.06	\$328.45	\$370.28	\$419.17
43	\$171.42	\$214.54	\$252.22	\$293.32	\$334.55	\$377.21	\$427.06
44	\$174.40	\$218.37	\$256.78	\$298.68	\$340.73	\$384.23	\$435.13
45	\$177.43	\$222.27	\$261.36	\$304.17	\$347.04	\$391.36	\$443.35
46	\$180.11	\$225.68	\$265.52	\$309.02	\$352.62	\$397.80	\$450.63
47	\$182.81	\$229.18	\$269.69	\$313.96	\$358.33	\$404.31	\$458.06
48	\$185.59	\$232.74	\$273.92	\$319.01	\$364.12	\$410.91	\$465.59
49	\$188.38	\$236.36	\$278.23	\$324.09	\$370.04	\$417.62	\$473.25
50	\$191.23	\$240.00	\$282.63	\$329.27	\$376.03	\$424.45	\$481.09
51	\$194.09	\$243.73	\$287.08	\$334.53	\$382.13	\$431.37	\$488.99
52	\$197.03	\$247.50	\$291.60	\$339.92	\$388.33	\$438.47	\$497.04
53	\$200.01	\$251.32	\$296.23	\$345.36	\$394.61	\$445.63	\$505.24
54	\$203.02	\$255.18	\$300.85	\$350.87	\$401.02	\$452.90	\$513.57
55	\$206.08	\$259.18	\$305.60	\$356.49	\$407.51	\$460.30	\$522.02
56	\$214.92	\$270.79	\$319.71	\$373.49	\$427.33	\$483.08	\$548.18
57	\$224.15	\$282.93	\$334.49	\$391.28	\$448.17	\$507.02	\$575.66
58	\$233.75	\$295.63	\$349.94	\$409.90	\$469.99	\$532.08	\$604.50
59	\$243.80	\$308.92	\$366.10	\$429.44	\$492.88	\$558.42	\$634.83
60	\$254.28	\$322.78	\$383.04	\$449.88	\$516.86	\$586.06	\$666.64
61	\$265.18	\$337.25	\$400.71	\$471.30	\$542.00	\$615.05	\$700.05
62	\$276.55	\$352.39	\$419.24	\$493.77	\$568.42	\$645.51	\$735.17
63	\$297.16	\$378.08	\$449.34	\$527.88	\$606.50	\$687.76	\$782.40
64	\$319.32	\$405.64	\$481.58	\$564.32	\$647.18	\$732.85	\$832.67
65	\$343.14	\$435.22	\$516.17	\$603.28	\$690.53	\$780.79	\$886.20
66	\$368.72	\$466.92	\$553.20	\$644.92	\$736.84	\$831.93	\$943.18
67	\$396.21	\$500.99	\$592.92	\$689.43	\$786.22	\$886.44	\$1,003.75
68	\$432.41	\$547.93	\$649.38	\$752.26	\$855.35	\$962.18	\$1,087.56
69	\$471.86	\$599.24	\$711.21	\$820.73	\$930.54	\$1,044.40	\$1,178.39
70	\$514.96	\$655.32	\$778.94	\$895.46	\$1,012.32	\$1,133.66	\$1,276.75
71	\$561.96	\$716.70	\$853.11	\$977.00	\$1,101.35	\$1,230.54	\$1,383.40
72	\$613.25	\$783.82	\$934.35	\$1,065.96	\$1,198.20	\$1,335.73	\$1,498.90
73	\$674.30	\$865.21	\$1,034.08	\$1,176.38	\$1,319.39	\$1,468.22	\$1,645.17
74	\$741.38	\$955.12	\$1,144.44	\$1,298.23	\$1,452.84	\$1,613.87	\$1,805.71
75	\$815.20	\$1,054.36	\$1,266.63	\$1,432.70	\$1,599.80	\$1,773.96	\$1,981.97
76	\$896.34	\$1,163.89	\$1,401.79	\$1,581.15	\$1,761.58	\$1,949.93	\$2,175.35
77	\$985.56	\$1,284.78	\$1,551.40	\$1,744.93	\$1,939.72	\$2,143.31	\$2,387.65
78	\$1,066.99	\$1,396.82	\$1,691.39	\$1,897.36	\$2,104.75	\$2,321.44	\$2,580.80
79	\$1,155.17	\$1,518.56	\$1,843.99	\$2,063.14	\$2,283.75	\$2,514.31	\$2,789.56
80	\$1,250.67	\$1,650.96	\$2,010.36	\$2,243.38	\$2,478.04	\$2,723.24	\$3,015.18
81	\$1,353.99	\$1,794.90	\$2,191.78	\$2,439.37	\$2,688.81	\$2,949.53	\$3,259.10
82	\$1,465.90	\$1,951.40	\$2,389.57	\$2,652.45	\$2,917.52	\$3,194.65	\$3,522.68
83	\$1,606.29	\$2,146.44	\$2,635.51	\$2,917.95	\$3,203.25	\$3,501.67	\$3,854.45
84	\$1,760.10	\$2,361.00	\$2,906.79	\$3,210.05	\$3,516.98	\$3,838.28	\$4,217.48
85	\$1,882.77	\$2,522.39	\$3,103.24	\$3,422.57	\$3,746.83	\$4,087.29	\$4,489.51
86	\$2,017.38	\$2,700.01	\$3,319.95	\$3,656.60	\$3,999.56	\$4,360.76	\$4,787.89
87	\$2,165.08	\$2,895.53	\$3,559.13	\$3,914.33	\$4,277.47	\$4,661.08	\$5,115.14
88	\$2,305.86	\$3,080.55	\$3,784.74	\$4,155.71	\$4,537.18	\$4,941.60	\$5,422.00
89	\$2,458.55	\$3,281.58	\$4,030.33	\$4,417.83	\$4,818.86	\$5,245.56	\$5,754.23
90	\$2,624.14	\$3,500.05	\$4,297.60	\$4,702.51	\$5,124.38	\$5,574.93	\$6,113.94
91	\$2,803.77	\$3,737.44	\$4,588.52	\$5,011.73	\$5,455.76	\$5,931.80	\$6,503.40
92	\$2,998.57	\$3,995.36	\$4,905.12	\$5,347.57	\$5,815.18	\$6,318.47	\$6,925.10
93	\$3,176.98	\$4,231.91	\$5,195.04	\$5,651.34	\$6,137.29	\$6,662.46	\$7,296.86
94	\$3,368.12	\$4,485.77	\$5,506.54	\$5,976.91	\$6,481.93	\$7,030.05	\$7,693.65
95	\$3,572.91	\$4,758.12	\$5,841.19	\$6,325.81	\$6,850.67	\$7,422.85	\$8,117.16
96	\$3,792.34	\$5,050.42	\$6,200.74	\$6,699.72	\$7,245.21	\$7,842.55	\$8,569.20
97	\$4,027.42	\$5,364.09	\$6,587.00	\$7,100.48	\$7,667.35	\$8,291.07	\$9,051.67
98	\$4,279.29	\$5,700.72	\$7,002.01	\$7,529.95	\$8,118.98	\$8,770.33	\$9,566.65
99	\$4,549.18	\$6,061.93	\$7,447.87	\$7,990.20	\$8,602.23	\$9,282.45	\$10,116.32
100	\$4,838.31	\$6,449.56	\$7,926.91	\$8,483.45	\$9,119.25	\$9,829.71	\$10,702.98

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$55.63	\$66.30	\$75.43	\$84.18	\$93.33	\$103.29	\$115.83
31	\$56.46	\$67.48	\$76.93	\$85.92	\$95.27	\$105.50	\$118.36
32	\$57.25	\$68.67	\$78.46	\$87.68	\$97.29	\$107.79	\$120.92
33	\$58.07	\$69.90	\$79.98	\$89.47	\$99.36	\$110.12	\$123.55
34	\$58.91	\$71.13	\$81.57	\$91.33	\$101.45	\$112.49	\$126.23
35	\$59.78	\$72.38	\$83.19	\$93.21	\$103.62	\$114.92	\$128.98
36	\$60.65	\$73.63	\$84.78	\$95.05	\$105.69	\$117.25	\$131.63
37	\$61.52	\$74.92	\$86.38	\$96.91	\$107.81	\$119.67	\$134.32
38	\$62.41	\$76.18	\$88.02	\$98.82	\$109.99	\$122.10	\$137.08
39	\$63.30	\$77.49	\$89.68	\$100.75	\$112.19	\$124.58	\$139.88
40	\$64.21	\$78.83	\$91.41	\$102.74	\$114.45	\$127.14	\$142.77
41	\$65.15	\$80.21	\$93.17	\$104.76	\$116.76	\$129.71	\$145.69
42	\$66.09	\$81.58	\$94.94	\$106.82	\$119.08	\$132.40	\$148.67
43	\$67.04	\$82.98	\$96.72	\$108.90	\$121.47	\$135.09	\$151.74
44	\$68.02	\$84.42	\$98.58	\$111.06	\$123.92	\$137.85	\$154.84
45	\$68.99	\$85.87	\$100.45	\$113.23	\$126.41	\$140.67	\$158.00
46	\$70.19	\$87.57	\$102.58	\$115.68	\$129.21	\$143.79	\$161.56
47	\$71.41	\$89.27	\$104.74	\$118.15	\$132.00	\$146.98	\$165.18
48	\$72.62	\$91.00	\$106.94	\$120.71	\$134.91	\$150.26	\$168.89
49	\$73.88	\$92.78	\$109.19	\$123.30	\$137.85	\$153.56	\$172.66
50	\$75.16	\$94.58	\$111.47	\$125.95	\$140.89	\$157.00	\$176.58
51	\$76.46	\$96.42	\$113.85	\$128.67	\$143.96	\$160.47	\$180.52
52	\$77.75	\$98.32	\$116.23	\$131.43	\$147.14	\$164.04	\$184.55
53	\$79.09	\$100.22	\$118.68	\$134.27	\$150.35	\$167.68	\$188.73
54	\$80.45	\$102.19	\$121.18	\$137.17	\$153.64	\$171.41	\$192.96
55	\$81.84	\$104.19	\$123.73	\$140.12	\$157.00	\$175.20	\$197.29
56	\$88.22	\$111.58	\$131.96	\$149.56	\$167.70	\$187.28	\$210.98
57	\$95.14	\$119.53	\$140.68	\$159.64	\$179.13	\$200.14	\$225.59
58	\$102.57	\$128.05	\$150.03	\$170.37	\$191.35	\$213.91	\$241.22
59	\$110.57	\$137.16	\$159.99	\$181.88	\$204.39	\$228.63	\$257.90
60	\$119.22	\$146.91	\$170.60	\$194.15	\$218.34	\$244.34	\$275.77
61	\$128.54	\$157.37	\$181.92	\$207.23	\$233.20	\$261.17	\$294.89
62	\$138.60	\$168.58	\$194.00	\$221.18	\$249.10	\$279.12	\$315.33
63	\$150.93	\$183.62	\$211.34	\$241.12	\$271.71	\$304.60	\$344.22
64	\$164.39	\$200.01	\$230.21	\$262.86	\$296.37	\$332.42	\$375.78
65	\$179.04	\$217.84	\$250.77	\$286.52	\$323.29	\$362.75	\$410.23
66	\$194.97	\$237.28	\$273.14	\$312.36	\$352.62	\$395.85	\$447.84
67	\$212.32	\$258.44	\$297.54	\$340.51	\$384.63	\$431.94	\$488.89
68	\$236.06	\$287.84	\$331.86	\$379.16	\$427.76	\$479.96	\$542.79
69	\$262.45	\$320.60	\$370.13	\$422.21	\$475.75	\$533.26	\$602.61
70	\$291.77	\$357.10	\$412.79	\$470.15	\$529.13	\$592.53	\$669.08
71	\$324.36	\$397.75	\$460.38	\$523.55	\$588.49	\$658.38	\$742.82
72	\$360.60	\$443.01	\$513.47	\$582.98	\$654.49	\$731.51	\$824.71
73	\$403.09	\$496.82	\$577.10	\$653.80	\$732.73	\$817.84	\$921.03
74	\$450.59	\$557.11	\$648.62	\$733.18	\$820.32	\$914.36	\$1,028.55
75	\$503.71	\$624.77	\$728.99	\$822.25	\$918.41	\$1,022.27	\$1,148.65
76	\$563.09	\$700.63	\$819.33	\$922.14	\$1,028.19	\$1,142.94	\$1,282.77
77	\$629.43	\$785.75	\$920.88	\$1,034.13	\$1,151.11	\$1,277.79	\$1,432.56
78	\$685.96	\$859.05	\$1,009.21	\$1,131.05	\$1,256.95	\$1,393.30	\$1,559.59
79	\$747.52	\$939.21	\$1,105.99	\$1,237.04	\$1,372.52	\$1,519.26	\$1,697.93
80	\$814.62	\$1,026.86	\$1,212.08	\$1,352.96	\$1,498.68	\$1,656.58	\$1,848.51
81	\$887.73	\$1,122.70	\$1,328.27	\$1,479.78	\$1,636.48	\$1,806.31	\$2,012.45
82	\$967.41	\$1,227.45	\$1,455.69	\$1,618.44	\$1,786.93	\$1,969.58	\$2,190.94
83	\$1,061.61	\$1,351.14	\$1,606.16	\$1,782.30	\$1,964.88	\$2,162.94	\$2,402.85
84	\$1,164.96	\$1,487.31	\$1,772.20	\$1,962.72	\$2,160.53	\$2,375.32	\$2,635.29
85	\$1,278.42	\$1,637.20	\$1,955.39	\$2,161.42	\$2,375.72	\$2,608.53	\$2,890.19
86	\$1,402.90	\$1,802.19	\$2,157.52	\$2,380.25	\$2,612.32	\$2,864.62	\$3,169.78
87	\$1,539.51	\$1,983.78	\$2,380.53	\$2,621.23	\$2,872.48	\$3,145.87	\$3,476.40
88	\$1,669.71	\$2,155.66	\$2,590.96	\$2,846.86	\$3,115.57	\$3,408.63	\$3,763.92
89	\$1,810.92	\$2,342.37	\$2,820.00	\$3,091.98	\$3,379.27	\$3,693.28	\$4,075.21
90	\$1,964.08	\$2,545.28	\$3,069.24	\$3,358.16	\$3,665.27	\$4,001.72	\$4,412.28
91	\$2,130.18	\$2,765.77	\$3,340.54	\$3,647.25	\$3,975.48	\$4,335.97	\$4,777.20
92	\$2,310.34	\$3,005.35	\$3,635.81	\$3,961.23	\$4,311.91	\$4,698.09	\$5,172.31
93	\$2,475.32	\$3,225.07	\$3,906.17	\$4,245.25	\$4,613.47	\$5,020.23	\$5,520.67
94	\$2,652.08	\$3,460.83	\$4,196.68	\$4,549.65	\$4,936.09	\$5,364.47	\$5,892.44
95	\$2,841.47	\$3,713.84	\$4,508.76	\$4,875.86	\$5,281.28	\$5,732.33	\$6,289.28
96	\$3,044.42	\$3,985.34	\$4,844.06	\$5,225.47	\$5,650.59	\$6,125.42	\$6,712.84
97	\$3,261.81	\$4,276.71	\$5,204.28	\$5,600.13	\$6,045.76	\$6,545.44	\$7,164.90
98	\$3,494.78	\$4,589.36	\$5,591.33	\$6,001.67	\$6,468.56	\$6,994.29	\$7,647.45
99	\$3,744.36	\$4,924.87	\$6,007.12	\$6,431.98	\$6,920.90	\$7,473.89	\$8,162.47
100	\$4,011.75	\$5,284.90	\$6,453.84	\$6,893.17	\$7,404.90	\$7,986.39	\$8,712.18

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$65.61	\$81.25	\$93.81	\$106.63	\$119.26	\$132.51	\$147.80
31	\$68.08	\$84.49	\$97.56	\$110.95	\$124.10	\$137.92	\$153.83
32	\$70.64	\$87.80	\$101.50	\$115.45	\$129.18	\$143.59	\$160.12
33	\$73.27	\$91.25	\$105.55	\$120.12	\$134.46	\$149.47	\$166.65
34	\$76.06	\$94.85	\$109.78	\$124.98	\$139.94	\$155.59	\$173.46
35	\$78.92	\$98.57	\$114.16	\$130.01	\$145.68	\$161.99	\$180.50
36	\$81.32	\$101.69	\$117.85	\$134.27	\$150.49	\$167.35	\$186.50
37	\$83.80	\$104.94	\$121.65	\$138.66	\$155.43	\$172.89	\$192.66
38	\$86.35	\$108.26	\$125.58	\$143.18	\$160.57	\$178.60	\$199.03
39	\$88.94	\$111.71	\$129.60	\$147.85	\$165.85	\$184.55	\$205.62
40	\$91.67	\$115.25	\$133.82	\$152.66	\$171.34	\$190.66	\$212.44
41	\$94.47	\$118.93	\$138.15	\$157.66	\$176.99	\$196.94	\$219.44
42	\$97.33	\$122.71	\$142.63	\$162.78	\$182.81	\$203.50	\$226.70
43	\$100.31	\$126.59	\$147.19	\$168.13	\$188.85	\$210.25	\$234.18
44	\$103.39	\$130.61	\$151.97	\$173.62	\$195.06	\$217.20	\$241.97
45	\$106.52	\$134.77	\$156.91	\$179.27	\$201.49	\$224.40	\$249.95
46	\$109.30	\$138.43	\$161.20	\$184.29	\$207.22	\$230.79	\$257.09
47	\$112.11	\$142.17	\$165.64	\$189.45	\$213.07	\$237.35	\$264.42
48	\$115.00	\$146.03	\$170.21	\$194.76	\$219.09	\$244.13	\$271.95
49	\$117.99	\$149.94	\$174.89	\$200.22	\$225.30	\$251.07	\$279.71
50	\$121.06	\$154.01	\$179.70	\$205.78	\$231.66	\$258.21	\$287.69
51	\$124.17	\$158.15	\$184.66	\$211.55	\$238.21	\$265.55	\$295.90
52	\$127.41	\$162.43	\$189.74	\$217.45	\$244.96	\$273.13	\$304.31
53	\$130.71	\$166.80	\$194.98	\$223.55	\$251.87	\$280.88	\$313.01
54	\$134.09	\$171.32	\$200.33	\$229.82	\$259.02	\$288.92	\$321.91
55	\$137.55	\$175.95	\$205.85	\$236.26	\$266.33	\$297.10	\$331.11
56	\$146.02	\$186.74	\$218.43	\$251.04	\$283.30	\$316.31	\$352.65
57	\$155.07	\$198.20	\$231.74	\$266.76	\$301.31	\$336.67	\$375.61
58	\$164.67	\$210.38	\$245.90	\$283.41	\$320.51	\$358.35	\$400.04
59	\$174.78	\$223.28	\$260.94	\$301.15	\$340.93	\$381.48	\$426.04
60	\$185.61	\$236.99	\$276.86	\$320.02	\$362.65	\$406.05	\$453.80
61	\$197.07	\$251.52	\$293.80	\$340.05	\$385.74	\$432.26	\$483.29
62	\$209.25	\$266.95	\$311.75	\$361.33	\$410.31	\$460.10	\$514.78
63	\$227.10	\$289.58	\$338.02	\$391.21	\$443.72	\$497.16	\$555.87
64	\$246.46	\$314.16	\$366.52	\$423.53	\$479.86	\$537.20	\$600.31
65	\$267.49	\$340.74	\$397.40	\$458.52	\$518.99	\$580.46	\$648.28
66	\$290.29	\$369.63	\$430.92	\$496.42	\$561.22	\$627.20	\$700.09
67	\$315.05	\$400.95	\$467.22	\$537.42	\$606.93	\$677.68	\$756.03
68	\$347.21	\$443.14	\$517.37	\$593.16	\$668.24	\$744.81	\$829.70
69	\$382.72	\$489.82	\$572.89	\$654.67	\$735.76	\$818.53	\$910.53
70	\$421.82	\$541.34	\$634.35	\$722.62	\$810.11	\$899.57	\$999.25
71	\$464.92	\$598.32	\$702.37	\$797.56	\$891.92	\$988.63	\$1,096.58
72	\$512.41	\$661.28	\$777.76	\$880.29	\$982.03	\$1,086.48	\$1,203.43
73	\$568.01	\$736.37	\$868.78	\$980.58	\$1,091.48	\$1,205.49	\$1,333.41
74	\$629.57	\$819.89	\$970.47	\$1,092.26	\$1,213.14	\$1,337.56	\$1,477.39
75	\$697.86	\$913.00	\$1,084.05	\$1,216.69	\$1,348.37	\$1,484.06	\$1,636.95
76	\$773.55	\$1,016.60	\$1,210.92	\$1,355.33	\$1,498.65	\$1,646.65	\$1,813.73
77	\$857.44	\$1,132.04	\$1,352.68	\$1,509.68	\$1,665.68	\$1,827.03	\$2,009.62
78	\$931.77	\$1,235.68	\$1,481.75	\$1,649.32	\$1,815.60	\$1,987.61	\$2,182.29
79	\$1,012.50	\$1,348.83	\$1,623.11	\$1,801.82	\$1,979.01	\$2,162.35	\$2,369.86
80	\$1,100.27	\$1,472.35	\$1,777.98	\$1,968.47	\$2,157.08	\$2,352.39	\$2,573.49
81	\$1,195.65	\$1,607.18	\$1,947.58	\$2,150.52	\$2,351.26	\$2,559.20	\$2,794.64
82	\$1,299.29	\$1,754.34	\$2,133.42	\$2,349.37	\$2,562.84	\$2,784.12	\$3,034.81
83	\$1,425.22	\$1,931.86	\$2,357.66	\$2,589.69	\$2,819.13	\$3,057.18	\$3,326.57
84	\$1,563.34	\$2,127.35	\$2,605.45	\$2,854.57	\$3,101.01	\$3,357.06	\$3,646.39
85	\$1,676.80	\$2,277.24	\$2,788.64	\$3,053.27	\$3,316.20	\$3,590.27	\$3,901.29
86	\$1,801.28	\$2,442.23	\$2,990.77	\$3,272.10	\$3,552.80	\$3,846.36	\$4,180.88
87	\$1,937.89	\$2,623.82	\$3,213.78	\$3,513.08	\$3,812.96	\$4,127.61	\$4,487.50
88	\$2,068.09	\$2,795.70	\$3,424.21	\$3,738.71	\$4,056.05	\$4,390.37	\$4,775.02
89	\$2,209.30	\$2,982.41	\$3,653.25	\$3,983.83	\$4,319.75	\$4,675.02	\$5,086.31
90	\$2,362.46	\$3,185.32	\$3,902.49	\$4,250.01	\$4,605.75	\$4,983.46	\$5,423.38
91	\$2,528.56	\$3,405.81	\$4,173.79	\$4,539.10	\$4,915.96	\$5,317.71	\$5,788.30
92	\$2,708.72	\$3,645.39	\$4,469.06	\$4,853.08	\$5,252.39	\$5,679.83	\$6,183.41
93	\$2,873.70	\$3,865.11	\$4,739.42	\$5,137.10	\$5,553.95	\$6,001.97	\$6,531.77
94	\$3,050.46	\$4,100.87	\$5,029.93	\$5,441.50	\$5,876.57	\$6,346.21	\$6,903.54
95	\$3,239.85	\$4,353.88	\$5,342.01	\$5,767.71	\$6,221.76	\$6,714.07	\$7,300.38
96	\$3,442.80	\$4,625.38	\$5,677.31	\$6,117.32	\$6,591.07	\$7,107.16	\$7,723.94
97	\$3,660.19	\$4,916.75	\$6,037.53	\$6,491.98	\$6,986.24	\$7,527.18	\$8,176.00
98	\$3,893.16	\$5,229.40	\$6,424.58	\$6,893.52	\$7,409.04	\$7,976.03	\$8,658.55
99	\$4,142.74	\$5,564.91	\$6,840.37	\$7,323.83	\$7,861.38	\$8,455.63	\$9,173.57
100	\$4,410.13	\$5,924.94	\$7,287.09	\$7,785.02	\$8,345.38	\$8,968.13	\$9,723.28

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$125.53	\$157.52	\$185.33	\$215.31	\$245.23	\$276.14	\$311.89
31	\$128.63	\$161.45	\$190.02	\$220.80	\$251.52	\$283.25	\$320.05
32	\$131.77	\$165.49	\$194.83	\$226.42	\$257.99	\$290.59	\$328.44
33	\$135.00	\$169.60	\$199.70	\$232.18	\$264.60	\$298.12	\$337.04
34	\$138.33	\$173.80	\$204.75	\$238.12	\$271.40	\$305.80	\$345.88
35	\$141.75	\$178.17	\$209.87	\$244.16	\$278.39	\$313.73	\$354.93
36	\$144.19	\$181.33	\$213.70	\$248.66	\$283.53	\$319.56	\$361.63
37	\$146.70	\$184.58	\$217.52	\$253.18	\$288.77	\$325.53	\$368.42
38	\$149.26	\$187.83	\$221.44	\$257.82	\$294.10	\$331.58	\$375.37
39	\$151.86	\$191.15	\$225.42	\$262.52	\$299.56	\$337.77	\$382.44
40	\$154.51	\$194.58	\$229.53	\$267.35	\$305.10	\$344.09	\$389.67
41	\$157.22	\$198.04	\$233.68	\$272.23	\$310.74	\$350.48	\$397.02
42	\$159.95	\$201.56	\$237.89	\$277.19	\$316.45	\$357.03	\$404.49
43	\$162.74	\$205.15	\$242.16	\$282.24	\$322.33	\$363.67	\$412.12
44	\$165.58	\$208.81	\$246.51	\$287.43	\$328.30	\$370.44	\$419.91
45	\$168.46	\$212.51	\$251.01	\$292.71	\$334.32	\$377.34	\$427.80
46	\$171.00	\$215.81	\$254.94	\$297.38	\$339.78	\$383.53	\$434.87
47	\$173.61	\$219.17	\$258.96	\$302.13	\$345.29	\$389.78	\$442.03
48	\$176.21	\$222.55	\$263.03	\$306.98	\$350.87	\$396.17	\$449.31
49	\$178.87	\$226.01	\$267.16	\$311.89	\$356.55	\$402.64	\$456.72
50	\$181.56	\$229.49	\$271.37	\$316.88	\$362.34	\$409.23	\$464.25
51	\$184.31	\$233.03	\$275.65	\$321.97	\$368.18	\$415.91	\$471.88
52	\$187.08	\$236.64	\$280.00	\$327.13	\$374.19	\$422.75	\$479.62
53	\$189.91	\$240.31	\$284.42	\$332.34	\$380.23	\$429.63	\$487.56
54	\$192.77	\$244.04	\$288.88	\$337.66	\$386.41	\$436.69	\$495.58
55	\$195.69	\$247.81	\$293.44	\$343.08	\$392.66	\$443.81	\$503.76
56	\$200.45	\$258.92	\$307.01	\$359.44	\$411.77	\$465.78	\$529.01
57	\$212.83	\$270.55	\$321.17	\$376.54	\$431.81	\$488.83	\$555.53
58	\$221.96	\$282.68	\$336.01	\$394.45	\$452.83	\$513.02	\$583.37
59	\$231.47	\$295.39	\$351.55	\$413.26	\$474.88	\$538.42	\$612.58
60	\$241.41	\$308.64	\$367.76	\$432.96	\$498.04	\$565.05	\$643.30
61	\$251.79	\$322.47	\$384.76	\$453.58	\$522.25	\$593.03	\$675.54
62	\$262.59	\$336.94	\$402.52	\$475.17	\$547.69	\$622.38	\$709.43
63	\$282.17	\$361.53	\$431.45	\$507.99	\$584.39	\$663.13	\$754.99
64	\$303.21	\$387.91	\$462.44	\$543.08	\$623.57	\$706.60	\$803.53
65	\$325.86	\$416.13	\$495.60	\$580.53	\$665.38	\$752.87	\$855.19
66	\$350.12	\$446.53	\$531.18	\$620.64	\$709.97	\$802.15	\$910.15
67	\$376.23	\$479.05	\$569.32	\$663.51	\$757.55	\$854.62	\$968.62
68	\$410.55	\$523.90	\$623.55	\$723.89	\$824.14	\$927.71	\$1,049.52
69	\$448.06	\$572.97	\$682.91	\$789.82	\$896.64	\$1,006.96	\$1,137.15
70	\$488.95	\$626.61	\$747.96	\$861.74	\$975.45	\$1,093.03	\$1,232.11
71	\$533.61	\$685.29	\$819.13	\$940.23	\$1,061.20	\$1,186.49	\$1,334.97
72	\$582.30	\$749.48	\$897.13	\$1,025.86	\$1,154.51	\$1,287.86	\$1,446.45
73	\$640.27	\$827.36	\$992.89	\$1,132.10	\$1,271.25	\$1,415.59	\$1,587.60
74	\$703.95	\$913.28	\$1,098.88	\$1,249.37	\$1,399.83	\$1,556.02	\$1,742.54
75	\$774.04	\$1,008.16	\$1,216.14	\$1,378.79	\$1,541.45	\$1,710.34	\$1,912.60
76	\$851.05	\$1,112.88	\$1,345.95	\$1,521.64	\$1,697.36	\$1,880.02	\$2,099.25
77	\$935.76	\$1,228.53	\$1,489.62	\$1,679.24	\$1,869.04	\$2,066.50	\$2,304.14
78	\$1,013.12	\$1,335.61	\$1,624.06	\$1,825.95	\$2,028.01	\$2,238.21	\$2,490.46
79	\$1,096.85	\$1,452.07	\$1,770.59	\$1,985.45	\$2,200.51	\$2,424.20	\$2,691.96
80	\$1,187.52	\$1,578.66	\$1,930.36	\$2,158.89	\$2,387.66	\$2,625.65	\$2,909.70
81	\$1,285.66	\$1,716.31	\$2,104.49	\$2,347.53	\$2,590.79	\$2,843.84	\$3,145.05
82	\$1,391.91	\$1,865.93	\$2,294.43	\$2,552.60	\$2,811.19	\$3,080.11	\$3,399.44
83	\$1,525.18	\$2,052.42	\$2,530.56	\$2,808.12	\$3,086.49	\$3,376.20	\$3,719.60
84	\$1,671.19	\$2,257.61	\$2,791.06	\$3,089.17	\$3,388.73	\$3,700.69	\$4,069.92
85	\$1,784.65	\$2,407.50	\$2,974.25	\$3,287.87	\$3,603.92	\$3,933.90	\$4,324.82
86	\$1,909.13	\$2,572.49	\$3,176.38	\$3,506.70	\$3,840.52	\$4,189.99	\$4,604.41
87	\$2,045.74	\$2,754.08	\$3,399.39	\$3,747.68	\$4,100.68	\$4,471.24	\$4,911.03
88	\$2,175.94	\$2,925.96	\$3,609.82	\$3,973.31	\$4,343.77	\$4,734.00	\$5,198.55
89	\$2,317.15	\$3,112.67	\$3,838.86	\$4,218.43	\$4,607.47	\$5,018.65	\$5,509.84
90	\$2,470.31	\$3,315.58	\$4,088.10	\$4,484.61	\$4,893.47	\$5,327.09	\$5,846.91
91	\$2,636.41	\$3,536.07	\$4,359.40	\$4,773.70	\$5,203.68	\$5,661.34	\$6,211.83
92	\$2,816.57	\$3,775.65	\$4,654.67	\$5,087.68	\$5,540.11	\$6,023.46	\$6,606.94
93	\$2,981.55	\$3,995.37	\$4,925.03	\$5,371.70	\$5,841.67	\$6,345.60	\$6,955.30
94	\$3,158.31	\$4,231.13	\$5,215.54	\$5,676.10	\$6,164.29	\$6,689.84	\$7,327.07
95	\$3,347.70	\$4,484.14	\$5,527.62	\$6,002.31	\$6,509.48	\$7,057.70	\$7,723.91
96	\$3,550.65	\$4,755.64	\$5,862.92	\$6,351.92	\$6,878.79	\$7,450.79	\$8,147.47
97	\$3,768.04	\$5,047.01	\$6,223.14	\$6,726.58	\$7,273.96	\$7,870.81	\$8,599.53
98	\$4,001.01	\$5,359.66	\$6,610.19	\$7,128.12	\$7,696.76	\$8,319.66	\$9,082.08
99	\$4,250.59	\$5,695.17	\$7,025.98	\$7,558.43	\$8,149.10	\$8,799.26	\$9,597.10
100	\$4,517.98	\$6,055.20	\$7,472.70	\$8,019.62	\$8,633.10	\$9,311.76	\$10,146.81

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$88.50	\$106.21	\$120.23	\$133.65	\$148.00	\$164.08
31	\$90.42	\$108.70	\$123.25	\$137.07	\$151.78	\$168.35
32	\$92.32	\$111.29	\$126.36	\$140.55	\$155.70	\$172.70
33	\$94.30	\$113.93	\$129.50	\$144.11	\$159.71	\$177.19
34	\$96.29	\$116.61	\$132.77	\$147.81	\$163.83	\$181.78
35	\$98.34	\$119.37	\$136.07	\$151.56	\$168.02	\$186.47
36	\$100.30	\$121.96	\$139.18	\$155.03	\$171.89	\$190.82
37	\$102.28	\$124.58	\$142.34	\$158.59	\$175.91	\$195.29
38	\$104.32	\$127.29	\$145.59	\$162.22	\$179.97	\$199.82
39	\$106.39	\$130.04	\$148.90	\$165.94	\$184.16	\$204.51
40	\$108.50	\$132.86	\$152.29	\$169.79	\$188.40	\$209.27
41	\$110.66	\$135.71	\$155.76	\$173.65	\$192.78	\$214.16
42	\$112.85	\$138.66	\$159.28	\$177.67	\$197.26	\$219.14
43	\$115.09	\$141.65	\$162.91	\$181.72	\$201.81	\$224.28
44	\$117.38	\$144.70	\$166.61	\$185.91	\$206.51	\$229.49
45	\$119.69	\$147.83	\$170.37	\$190.20	\$211.30	\$234.84
46	\$122.17	\$151.09	\$174.34	\$194.64	\$216.30	\$240.43
47	\$124.65	\$154.40	\$178.38	\$199.20	\$221.42	\$246.18
48	\$127.22	\$157.82	\$182.53	\$203.87	\$226.65	\$252.03
49	\$129.83	\$161.29	\$186.74	\$208.66	\$232.01	\$258.06
50	\$132.52	\$164.83	\$191.08	\$213.55	\$237.50	\$264.22
51	\$135.21	\$168.44	\$195.52	\$218.55	\$243.13	\$270.54
52	\$138.01	\$172.17	\$200.03	\$223.66	\$248.89	\$276.97
53	\$140.86	\$175.96	\$204.67	\$228.93	\$254.77	\$283.61
54	\$143.72	\$179.83	\$209.43	\$234.29	\$260.80	\$290.38
55	\$146.70	\$183.79	\$214.27	\$239.78	\$266.96	\$297.29
56	\$158.14	\$196.75	\$228.28	\$255.67	\$284.89	\$317.42
57	\$170.52	\$210.65	\$243.23	\$272.63	\$303.98	\$338.92
58	\$183.86	\$225.51	\$259.15	\$290.70	\$324.36	\$361.82
59	\$198.26	\$241.42	\$276.11	\$310.00	\$346.10	\$386.32
60	\$213.75	\$258.44	\$294.18	\$330.54	\$369.33	\$412.48
61	\$230.45	\$276.68	\$313.41	\$352.44	\$394.08	\$440.39
62	\$248.48	\$296.19	\$333.91	\$375.84	\$420.51	\$470.18
63	\$270.38	\$322.16	\$363.10	\$408.90	\$457.71	\$512.02
64	\$294.19	\$350.38	\$394.78	\$444.85	\$498.21	\$557.59
65	\$320.15	\$381.06	\$429.25	\$484.00	\$542.28	\$607.21
66	\$348.35	\$414.43	\$466.72	\$526.57	\$590.27	\$661.24
67	\$379.05	\$450.77	\$507.47	\$572.87	\$642.51	\$720.08
68	\$421.48	\$501.87	\$565.55	\$637.31	\$713.82	\$799.28
69	\$468.69	\$558.76	\$630.30	\$708.98	\$793.12	\$887.18
70	\$521.17	\$622.12	\$702.44	\$788.73	\$881.17	\$984.73
71	\$579.53	\$692.67	\$782.83	\$877.43	\$979.02	\$1,093.04
72	\$644.45	\$771.20	\$872.42	\$976.12	\$1,087.71	\$1,213.26
73	\$721.70	\$866.15	\$981.63	\$1,095.68	\$1,218.70	\$1,357.43
74	\$808.23	\$972.81	\$1,104.57	\$1,229.87	\$1,365.49	\$1,518.77
75	\$905.16	\$1,092.58	\$1,242.84	\$1,380.48	\$1,529.90	\$1,699.29
76	\$1,013.69	\$1,227.12	\$1,398.44	\$1,549.56	\$1,714.13	\$1,901.26
77	\$1,135.24	\$1,378.22	\$1,573.49	\$1,739.33	\$1,920.56	\$2,127.22
78	\$1,230.48	\$1,498.07	\$1,713.98	\$1,890.62	\$2,084.08	\$2,305.13
79	\$1,333.66	\$1,628.40	\$1,867.06	\$2,055.09	\$2,261.57	\$2,497.85
80	\$1,445.55	\$1,770.05	\$2,033.77	\$2,233.80	\$2,454.14	\$2,706.72
81	\$1,566.82	\$1,924.02	\$2,215.39	\$2,428.09	\$2,663.12	\$2,933.08
82	\$1,698.23	\$2,091.39	\$2,413.20	\$2,639.31	\$2,889.90	\$3,178.36
83	\$1,863.58	\$2,302.17	\$2,662.67	\$2,906.48	\$3,177.70	\$3,490.39
84	\$2,045.04	\$2,534.16	\$2,937.95	\$3,200.73	\$3,494.16	\$3,833.09
85	\$2,244.17	\$2,789.54	\$3,241.63	\$3,524.77	\$3,842.14	\$4,209.43
86	\$2,462.72	\$3,070.66	\$3,576.74	\$3,881.60	\$4,224.76	\$4,622.70
87	\$2,702.51	\$3,380.10	\$3,946.47	\$4,274.55	\$4,645.52	\$5,076.59
88	\$2,931.09	\$3,672.90	\$4,295.30	\$4,642.54	\$5,038.67	\$5,500.56
89	\$3,178.96	\$3,991.07	\$4,674.96	\$5,042.21	\$5,465.13	\$5,959.94
90	\$3,447.79	\$4,336.81	\$5,088.18	\$5,476.29	\$5,927.66	\$6,457.70
91	\$3,739.41	\$4,712.46	\$5,537.92	\$5,947.75	\$6,429.31	\$6,997.02
92	\$4,055.64	\$5,120.68	\$6,027.42	\$6,459.78	\$6,973.46	\$7,581.38
93	\$4,345.29	\$5,495.04	\$6,475.66	\$6,922.94	\$7,461.14	\$8,101.23
94	\$4,655.59	\$5,896.75	\$6,957.24	\$7,419.31	\$7,982.88	\$8,656.75
95	\$4,988.07	\$6,327.84	\$7,474.61	\$7,951.29	\$8,541.16	\$9,250.39
96	\$5,344.30	\$6,790.46	\$8,030.49	\$8,521.39	\$9,138.47	\$9,884.69
97	\$5,725.96	\$7,286.86	\$8,627.67	\$9,132.40	\$9,777.52	\$10,562.51
98	\$6,134.88	\$7,819.56	\$9,269.29	\$9,787.19	\$10,461.28	\$11,286.82
99	\$6,572.97	\$8,391.25	\$9,958.62	\$10,488.95	\$11,192.86	\$12,060.77
100	\$7,042.38	\$9,004.68	\$10,699.21	\$11,241.01	\$11,975.59	\$12,887.80

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$109.86	\$132.78	\$151.13	\$170.57	\$190.58	\$212.24
31	\$114.33	\$138.29	\$157.47	\$177.73	\$198.58	\$221.19
32	\$118.95	\$144.05	\$164.08	\$185.19	\$206.92	\$230.49
33	\$123.77	\$150.04	\$170.92	\$192.93	\$215.65	\$240.20
34	\$128.79	\$156.28	\$178.07	\$201.03	\$224.73	\$250.31
35	\$134.03	\$162.77	\$185.51	\$209.47	\$234.18	\$260.86
36	\$138.40	\$168.22	\$191.74	\$216.55	\$242.12	\$269.71
37	\$142.91	\$173.83	\$198.18	\$223.83	\$250.35	\$278.88
38	\$147.54	\$179.67	\$204.84	\$231.36	\$258.84	\$288.32
39	\$152.39	\$185.67	\$211.73	\$239.21	\$267.66	\$298.14
40	\$157.37	\$191.90	\$218.86	\$247.28	\$276.71	\$308.27
41	\$162.51	\$198.32	\$226.19	\$255.62	\$286.11	\$318.75
42	\$167.80	\$204.96	\$233.76	\$264.24	\$295.84	\$329.57
43	\$173.25	\$211.80	\$241.60	\$273.16	\$305.86	\$340.77
44	\$178.94	\$218.89	\$249.73	\$282.41	\$316.28	\$352.34
45	\$184.74	\$226.21	\$258.11	\$291.94	\$326.99	\$364.31
46	\$189.92	\$232.67	\$265.56	\$300.44	\$336.62	\$375.05
47	\$195.17	\$239.34	\$273.24	\$309.22	\$346.51	\$386.14
48	\$200.59	\$246.19	\$281.19	\$318.25	\$356.70	\$397.55
49	\$206.17	\$253.24	\$289.31	\$327.57	\$367.19	\$409.27
50	\$211.89	\$260.47	\$297.67	\$337.16	\$377.99	\$421.38
51	\$217.76	\$267.91	\$306.26	\$347.01	\$389.14	\$433.85
52	\$223.82	\$275.58	\$315.09	\$357.11	\$400.58	\$446.64
53	\$230.03	\$283.47	\$324.21	\$367.59	\$412.36	\$459.84
54	\$236.39	\$291.57	\$333.60	\$378.33	\$424.47	\$473.44
55	\$242.99	\$299.92	\$343.25	\$389.37	\$436.97	\$487.41
56	\$258.26	\$318.54	\$364.34	\$413.83	\$464.91	\$518.89
57	\$274.49	\$338.32	\$386.76	\$439.83	\$494.57	\$552.43
58	\$291.77	\$359.33	\$410.57	\$467.46	\$526.15	\$588.11
59	\$310.14	\$381.63	\$435.82	\$496.86	\$559.73	\$626.10
60	\$329.62	\$405.30	\$462.62	\$528.07	\$595.48	\$666.56
61	\$350.33	\$430.46	\$491.09	\$561.25	\$633.50	\$709.63
62	\$372.36	\$457.20	\$521.28	\$596.54	\$673.94	\$755.46
63	\$404.42	\$495.99	\$565.03	\$645.42	\$728.26	\$815.68
64	\$439.18	\$538.04	\$612.37	\$698.32	\$786.95	\$880.69
65	\$477.01	\$583.68	\$663.72	\$755.56	\$850.43	\$950.89
66	\$518.07	\$633.16	\$719.39	\$817.48	\$918.96	\$1,026.68
67	\$562.66	\$686.90	\$779.68	\$884.46	\$993.05	\$1,108.55
68	\$620.61	\$759.12	\$862.79	\$975.38	\$1,092.32	\$1,217.10
69	\$684.58	\$838.88	\$954.80	\$1,075.62	\$1,201.56	\$1,336.27
70	\$755.10	\$927.07	\$1,056.56	\$1,186.18	\$1,321.68	\$1,467.09
71	\$832.89	\$1,024.48	\$1,169.16	\$1,308.04	\$1,453.80	\$1,610.78
72	\$918.73	\$1,132.14	\$1,293.79	\$1,442.50	\$1,599.17	\$1,768.50
73	\$1,018.83	\$1,260.35	\$1,444.10	\$1,605.16	\$1,775.34	\$1,959.89
74	\$1,129.84	\$1,403.10	\$1,611.85	\$1,786.15	\$1,971.00	\$2,172.00
75	\$1,252.97	\$1,561.96	\$1,799.05	\$1,987.52	\$2,188.16	\$2,407.06
76	\$1,389.54	\$1,738.89	\$2,008.02	\$2,211.61	\$2,429.23	\$2,667.57
77	\$1,540.96	\$1,935.78	\$2,241.23	\$2,461.00	\$2,696.92	\$2,956.26
78	\$1,663.14	\$2,097.41	\$2,436.04	\$2,667.57	\$2,916.64	\$3,190.90
79	\$1,795.02	\$2,272.60	\$2,647.80	\$2,891.52	\$3,154.25	\$3,444.12
80	\$1,937.37	\$2,462.33	\$2,877.94	\$3,134.21	\$3,411.20	\$3,717.47
81	\$2,091.00	\$2,668.00	\$3,128.09	\$3,397.31	\$3,689.10	\$4,012.53
82	\$2,256.80	\$2,890.77	\$3,400.00	\$3,682.50	\$3,989.64	\$4,330.99
83	\$2,475.53	\$3,183.30	\$3,757.36	\$4,059.18	\$4,388.60	\$4,755.75
84	\$2,715.52	\$3,505.40	\$4,152.32	\$4,474.36	\$4,827.47	\$5,222.19
85	\$2,914.65	\$3,760.78	\$4,456.00	\$4,798.40	\$5,175.45	\$5,598.53
86	\$3,133.20	\$4,041.90	\$4,791.11	\$5,155.23	\$5,558.07	\$6,011.80
87	\$3,372.99	\$4,351.34	\$5,160.84	\$5,548.18	\$5,978.83	\$6,465.69
88	\$3,601.57	\$4,644.14	\$5,509.67	\$5,916.17	\$6,371.98	\$6,889.66
89	\$3,849.44	\$4,962.31	\$5,889.33	\$6,315.84	\$6,798.44	\$7,349.04
90	\$4,118.27	\$5,308.05	\$6,302.55	\$6,749.92	\$7,260.97	\$7,846.80
91	\$4,409.89	\$5,683.70	\$6,752.29	\$7,221.38	\$7,762.62	\$8,386.12
92	\$4,726.12	\$6,091.92	\$7,241.79	\$7,733.41	\$8,306.77	\$8,970.48
93	\$5,015.77	\$6,466.28	\$7,690.03	\$8,196.57	\$8,794.45	\$9,490.33
94	\$5,326.07	\$6,867.99	\$8,171.61	\$8,692.94	\$9,316.19	\$10,045.85
95	\$5,658.55	\$7,299.08	\$8,688.98	\$9,224.92	\$9,874.47	\$10,639.49
96	\$6,014.78	\$7,761.70	\$9,244.86	\$9,795.02	\$10,471.78	\$11,273.79
97	\$6,396.44	\$8,258.10	\$9,842.04	\$10,406.03	\$11,110.83	\$11,951.61
98	\$6,805.36	\$8,790.80	\$10,483.66	\$11,060.82	\$11,794.59	\$12,675.92
99	\$7,243.45	\$9,362.49	\$11,172.99	\$11,762.58	\$12,526.17	\$13,449.87
100	\$7,712.86	\$9,975.92	\$11,913.58	\$12,514.64	\$13,308.90	\$14,276.90

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$222.88	\$273.18	\$314.36	\$360.03	\$407.18	\$457.48
31	\$228.58	\$280.22	\$322.43	\$369.30	\$417.65	\$469.29
32	\$234.42	\$287.43	\$330.74	\$378.79	\$428.45	\$481.42
33	\$240.44	\$294.80	\$339.21	\$388.51	\$439.51	\$493.90
34	\$246.57	\$302.36	\$347.93	\$398.50	\$450.86	\$506.66
35	\$252.90	\$310.14	\$356.87	\$408.74	\$462.46	\$519.77
36	\$257.57	\$315.83	\$363.39	\$416.28	\$471.00	\$529.39
37	\$262.31	\$321.64	\$370.05	\$423.93	\$479.76	\$539.19
38	\$267.16	\$327.60	\$376.85	\$431.73	\$488.62	\$549.18
39	\$272.07	\$333.60	\$383.75	\$439.70	\$497.70	\$559.38
40	\$277.08	\$339.77	\$390.79	\$447.83	\$506.89	\$569.74
41	\$282.20	\$346.02	\$397.97	\$456.02	\$516.31	\$580.31
42	\$287.40	\$352.41	\$405.20	\$464.43	\$525.87	\$591.04
43	\$292.68	\$358.90	\$412.64	\$472.98	\$535.60	\$601.99
44	\$298.08	\$365.50	\$420.22	\$481.73	\$545.53	\$613.13
45	\$303.55	\$372.22	\$427.90	\$490.59	\$555.64	\$624.51
46	\$308.30	\$378.05	\$434.65	\$498.38	\$564.48	\$634.49
47	\$313.10	\$383.98	\$441.50	\$506.33	\$573.53	\$644.67
48	\$317.99	\$389.99	\$448.48	\$514.35	\$582.65	\$655.00
49	\$322.94	\$396.12	\$455.54	\$522.55	\$591.95	\$665.48
50	\$327.98	\$402.32	\$462.71	\$530.86	\$601.42	\$676.14
51	\$333.10	\$408.61	\$470.01	\$539.33	\$611.05	\$686.99
52	\$338.32	\$415.03	\$477.40	\$547.87	\$620.80	\$697.97
53	\$343.62	\$421.51	\$484.91	\$556.62	\$630.72	\$709.17
54	\$348.94	\$428.11	\$492.57	\$565.45	\$640.77	\$720.54
55	\$354.39	\$434.83	\$500.34	\$574.43	\$650.99	\$732.07
56	\$369.27	\$453.79	\$522.71	\$600.91	\$681.62	\$767.07
57	\$384.79	\$473.57	\$546.09	\$628.55	\$713.68	\$803.77
58	\$400.94	\$494.23	\$570.53	\$657.51	\$747.26	\$842.16
59	\$417.82	\$515.77	\$596.03	\$687.79	\$782.36	\$882.42
60	\$435.35	\$538.25	\$622.71	\$719.44	\$819.16	\$924.60
61	\$453.62	\$561.74	\$650.59	\$752.55	\$857.71	\$968.81
62	\$472.68	\$586.23	\$679.66	\$787.21	\$898.03	\$1,015.12
63	\$507.25	\$627.81	\$726.94	\$839.67	\$955.95	\$1,079.07
64	\$544.31	\$672.30	\$777.43	\$895.56	\$1,017.57	\$1,147.05
65	\$584.14	\$720.01	\$831.46	\$955.25	\$1,083.20	\$1,219.27
66	\$626.84	\$771.05	\$889.21	\$1,018.89	\$1,153.04	\$1,296.11
67	\$672.67	\$825.74	\$951.01	\$1,086.74	\$1,227.39	\$1,377.73
68	\$733.26	\$901.39	\$1,039.32	\$1,183.05	\$1,332.22	\$1,492.11
69	\$799.32	\$983.96	\$1,135.85	\$1,287.79	\$1,446.03	\$1,616.01
70	\$871.35	\$1,074.14	\$1,241.38	\$1,401.88	\$1,569.57	\$1,750.14
71	\$949.85	\$1,172.54	\$1,356.62	\$1,526.05	\$1,703.62	\$1,895.43
72	\$1,035.43	\$1,279.95	\$1,482.62	\$1,661.24	\$1,849.13	\$2,052.79
73	\$1,137.51	\$1,410.82	\$1,637.88	\$1,829.70	\$2,032.03	\$2,251.86
74	\$1,249.67	\$1,555.15	\$1,809.46	\$2,015.21	\$2,233.06	\$2,470.25
75	\$1,372.89	\$1,714.18	\$1,998.93	\$2,219.58	\$2,453.89	\$2,709.81
76	\$1,508.27	\$1,889.51	\$2,208.25	\$2,444.68	\$2,696.61	\$2,972.62
77	\$1,657.01	\$2,082.74	\$2,439.48	\$2,692.58	\$2,963.35	\$3,260.91
78	\$1,781.15	\$2,246.67	\$2,638.45	\$2,904.45	\$3,189.78	\$3,503.80
79	\$1,914.59	\$2,423.52	\$2,853.65	\$3,133.05	\$3,433.53	\$3,764.75
80	\$2,058.03	\$2,614.29	\$3,086.38	\$3,379.59	\$3,695.91	\$4,045.18
81	\$2,212.23	\$2,820.07	\$3,338.11	\$3,645.56	\$3,978.32	\$4,346.48
82	\$2,377.98	\$3,042.04	\$3,610.36	\$3,932.47	\$4,282.32	\$4,670.23
83	\$2,605.69	\$3,346.19	\$3,982.01	\$4,326.07	\$4,701.74	\$5,119.10
84	\$2,855.18	\$3,680.65	\$4,391.91	\$4,759.09	\$5,162.19	\$5,611.15
85	\$3,054.31	\$3,936.03	\$4,695.59	\$5,083.13	\$5,510.17	\$5,987.49
86	\$3,272.86	\$4,217.15	\$5,030.70	\$5,439.96	\$5,892.79	\$6,400.76
87	\$3,512.65	\$4,526.59	\$5,400.43	\$5,832.91	\$6,313.55	\$6,854.65
88	\$3,741.23	\$4,819.39	\$5,749.26	\$6,200.90	\$6,706.70	\$7,278.62
89	\$3,989.10	\$5,137.56	\$6,128.92	\$6,600.57	\$7,133.16	\$7,738.00
90	\$4,257.93	\$5,483.30	\$6,542.14	\$7,034.65	\$7,595.69	\$8,235.76
91	\$4,549.55	\$5,858.95	\$6,991.88	\$7,506.11	\$8,097.34	\$8,775.08
92	\$4,865.78	\$6,267.17	\$7,481.38	\$8,018.14	\$8,641.49	\$9,359.44
93	\$5,155.43	\$6,641.53	\$7,929.62	\$8,481.30	\$9,129.17	\$9,879.29
94	\$5,465.73	\$7,043.24	\$8,411.20	\$8,977.67	\$9,650.91	\$10,434.81
95	\$5,798.21	\$7,474.33	\$8,928.57	\$9,509.65	\$10,209.19	\$11,028.45
96	\$6,154.44	\$7,936.95	\$9,484.45	\$10,079.75	\$10,806.50	\$11,662.75
97	\$6,536.10	\$8,433.35	\$10,081.63	\$10,690.76	\$11,445.55	\$12,340.57
98	\$6,945.02	\$8,966.05	\$10,723.25	\$11,345.55	\$12,129.31	\$13,064.88
99	\$7,383.11	\$9,537.74	\$11,412.58	\$12,047.31	\$12,860.89	\$13,838.83
100	\$7,852.52	\$10,151.17	\$12,153.17	\$12,799.37	\$13,643.62	\$14,665.86

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$75.69	\$89.76	\$101.75	\$113.32	\$125.69	\$139.43
31	\$77.29	\$91.89	\$104.31	\$116.23	\$128.92	\$143.02
32	\$78.93	\$94.08	\$106.91	\$119.15	\$132.24	\$146.73
33	\$80.60	\$96.29	\$109.59	\$122.19	\$135.62	\$150.56
34	\$82.33	\$98.56	\$112.35	\$125.30	\$139.11	\$154.44
35	\$84.08	\$100.89	\$115.18	\$128.50	\$142.69	\$158.45
36	\$85.73	\$103.09	\$117.79	\$131.44	\$145.99	\$162.13
37	\$87.46	\$105.31	\$120.45	\$134.47	\$149.36	\$165.93
38	\$89.20	\$107.59	\$123.19	\$137.58	\$152.85	\$169.80
39	\$90.96	\$109.90	\$126.02	\$140.70	\$156.39	\$173.75
40	\$92.76	\$112.29	\$128.88	\$143.95	\$160.01	\$177.80
41	\$94.62	\$114.72	\$131.80	\$147.27	\$163.73	\$181.96
42	\$96.46	\$117.20	\$134.81	\$150.65	\$167.51	\$186.19
43	\$98.39	\$119.72	\$137.85	\$154.10	\$171.41	\$190.55
44	\$100.34	\$122.32	\$141.02	\$157.62	\$175.38	\$194.98
45	\$102.33	\$124.94	\$144.22	\$161.27	\$179.43	\$199.55
46	\$104.42	\$127.69	\$147.55	\$165.05	\$183.69	\$204.29
47	\$106.59	\$130.52	\$150.99	\$168.91	\$188.04	\$209.16
48	\$108.78	\$133.41	\$154.48	\$172.87	\$192.48	\$214.16
49	\$111.02	\$136.35	\$158.05	\$176.93	\$197.03	\$219.26
50	\$113.29	\$139.33	\$161.71	\$181.08	\$201.68	\$224.50
51	\$115.61	\$142.41	\$165.47	\$185.33	\$206.50	\$229.87
52	\$117.99	\$145.53	\$169.27	\$189.66	\$211.35	\$235.34
53	\$120.42	\$148.73	\$173.21	\$194.13	\$216.38	\$240.96
54	\$122.88	\$152.02	\$177.22	\$198.67	\$221.47	\$246.73
55	\$125.41	\$155.36	\$181.34	\$203.33	\$226.74	\$252.62
56	\$135.21	\$166.32	\$193.22	\$216.81	\$241.93	\$269.70
57	\$145.80	\$178.05	\$205.84	\$231.18	\$258.16	\$287.95
58	\$157.20	\$190.60	\$219.32	\$246.50	\$275.45	\$307.43
59	\$169.50	\$204.07	\$233.67	\$262.86	\$293.96	\$328.25
60	\$182.73	\$218.45	\$248.95	\$280.27	\$313.65	\$350.46
61	\$197.03	\$233.87	\$265.26	\$298.86	\$334.65	\$374.18
62	\$212.45	\$250.37	\$282.59	\$318.70	\$357.10	\$399.48
63	\$231.15	\$272.31	\$307.27	\$346.72	\$388.69	\$435.05
64	\$251.54	\$296.17	\$334.11	\$377.22	\$423.10	\$473.77
65	\$273.67	\$322.12	\$363.29	\$410.39	\$460.51	\$515.90
66	\$297.82	\$350.33	\$395.00	\$446.49	\$501.26	\$561.83
67	\$324.07	\$381.01	\$429.49	\$485.77	\$545.63	\$611.84
68	\$360.36	\$424.23	\$478.62	\$540.42	\$606.21	\$679.10
69	\$400.70	\$472.33	\$533.40	\$601.17	\$673.53	\$753.80
70	\$445.57	\$525.86	\$594.46	\$668.83	\$748.31	\$836.68
71	\$495.49	\$585.51	\$662.51	\$744.03	\$831.41	\$928.67
72	\$550.96	\$651.89	\$738.33	\$827.73	\$923.72	\$1,030.84
73	\$617.05	\$732.14	\$830.75	\$929.10	\$1,034.96	\$1,153.35
74	\$691.02	\$822.29	\$934.78	\$1,042.87	\$1,159.58	\$1,290.43
75	\$773.89	\$923.54	\$1,051.82	\$1,170.61	\$1,299.22	\$1,443.82
76	\$866.67	\$1,037.25	\$1,183.49	\$1,313.96	\$1,455.69	\$1,615.42
77	\$970.60	\$1,164.96	\$1,331.64	\$1,474.88	\$1,630.99	\$1,807.39
78	\$1,051.99	\$1,266.33	\$1,450.57	\$1,603.16	\$1,769.84	\$1,958.52
79	\$1,140.22	\$1,376.47	\$1,580.10	\$1,742.60	\$1,920.57	\$2,122.30
80	\$1,235.89	\$1,496.20	\$1,721.21	\$1,894.19	\$2,084.13	\$2,299.80
81	\$1,339.57	\$1,626.36	\$1,874.90	\$2,058.94	\$2,261.61	\$2,492.09
82	\$1,451.92	\$1,767.84	\$2,042.31	\$2,238.00	\$2,454.17	\$2,700.48
83	\$1,593.30	\$1,945.98	\$2,253.45	\$2,464.58	\$2,698.58	\$2,965.62
84	\$1,748.46	\$2,142.10	\$2,486.38	\$2,714.08	\$2,967.30	\$3,256.79
85	\$1,918.68	\$2,357.96	\$2,743.42	\$2,988.86	\$3,262.83	\$3,576.56
86	\$2,105.51	\$2,595.58	\$3,026.99	\$3,291.45	\$3,587.77	\$3,927.70
87	\$2,310.54	\$2,857.16	\$3,339.93	\$3,624.68	\$3,945.08	\$4,313.32
88	\$2,505.95	\$3,104.65	\$3,635.13	\$3,936.69	\$4,278.95	\$4,673.56
89	\$2,717.89	\$3,373.60	\$3,956.44	\$4,275.61	\$4,641.12	\$5,063.90
90	\$2,947.76	\$3,665.84	\$4,306.15	\$4,643.70	\$5,033.91	\$5,486.81
91	\$3,197.06	\$3,983.38	\$4,686.77	\$5,043.46	\$5,459.94	\$5,945.03
92	\$3,467.42	\$4,328.45	\$5,101.05	\$5,477.65	\$5,922.03	\$6,441.54
93	\$3,715.05	\$4,644.89	\$5,480.38	\$5,870.38	\$6,336.16	\$6,883.25
94	\$3,980.35	\$4,984.46	\$5,887.94	\$6,291.29	\$6,779.25	\$7,355.24
95	\$4,264.62	\$5,348.82	\$6,325.81	\$6,742.40	\$7,253.35	\$7,859.63
96	\$4,569.16	\$5,739.87	\$6,796.25	\$7,225.86	\$7,760.61	\$8,398.57
97	\$4,895.48	\$6,159.49	\$7,301.66	\$7,743.93	\$8,303.32	\$8,974.47
98	\$5,245.09	\$6,609.80	\$7,844.64	\$8,299.20	\$8,883.98	\$9,589.87
99	\$5,619.66	\$7,093.00	\$8,428.02	\$8,894.22	\$9,505.26	\$10,247.45
100	\$6,020.97	\$7,611.53	\$9,054.78	\$9,531.94	\$10,169.95	\$10,950.15

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$93.61	\$112.64	\$128.77	\$145.74	\$163.09	\$181.77
31	\$97.41	\$117.32	\$134.17	\$151.85	\$169.96	\$189.43
32	\$101.34	\$122.22	\$139.75	\$158.17	\$177.11	\$197.41
33	\$105.43	\$127.27	\$145.60	\$164.84	\$184.56	\$205.75
34	\$109.71	\$132.59	\$151.67	\$171.75	\$192.32	\$214.37
35	\$114.15	\$138.10	\$158.05	\$178.95	\$200.40	\$223.41
36	\$117.86	\$142.72	\$163.33	\$184.95	\$207.23	\$230.99
37	\$121.73	\$147.51	\$168.82	\$191.23	\$214.23	\$238.87
38	\$125.71	\$152.44	\$174.49	\$197.70	\$221.53	\$246.97
39	\$129.82	\$157.52	\$180.35	\$204.35	\$229.05	\$255.36
40	\$134.05	\$162.82	\$186.42	\$211.26	\$236.84	\$264.04
41	\$138.43	\$168.26	\$192.68	\$218.40	\$244.87	\$273.00
42	\$142.92	\$173.89	\$199.13	\$225.75	\$253.21	\$282.27
43	\$147.59	\$179.71	\$205.80	\$233.39	\$261.78	\$291.88
44	\$152.41	\$185.72	\$212.76	\$241.26	\$270.65	\$301.78
45	\$157.38	\$191.89	\$219.91	\$249.41	\$279.84	\$312.04
46	\$161.75	\$197.39	\$226.23	\$256.71	\$288.09	\$321.24
47	\$166.27	\$203.07	\$232.79	\$264.18	\$296.58	\$330.72
48	\$170.88	\$208.89	\$239.52	\$271.90	\$305.27	\$340.53
49	\$175.61	\$214.86	\$246.42	\$279.87	\$314.27	\$350.55
50	\$180.51	\$221.00	\$253.58	\$288.05	\$323.51	\$360.90
51	\$185.51	\$227.32	\$260.88	\$296.45	\$333.07	\$371.61
52	\$190.65	\$233.82	\$268.40	\$305.13	\$342.84	\$382.58
53	\$195.97	\$240.49	\$276.16	\$314.02	\$352.92	\$393.84
54	\$201.36	\$247.40	\$284.17	\$323.21	\$363.27	\$405.49
55	\$206.98	\$254.48	\$292.37	\$332.67	\$374.01	\$417.46
56	\$219.99	\$270.26	\$310.39	\$353.56	\$397.86	\$444.45
57	\$233.82	\$287.03	\$329.46	\$375.77	\$423.26	\$473.15
58	\$248.53	\$304.87	\$349.74	\$399.38	\$450.30	\$503.71
59	\$264.16	\$323.79	\$371.25	\$424.50	\$479.06	\$536.27
60	\$280.75	\$343.89	\$394.09	\$451.15	\$509.64	\$570.92
61	\$298.44	\$365.23	\$418.35	\$479.52	\$542.17	\$607.80
62	\$317.21	\$387.89	\$444.07	\$509.66	\$576.77	\$647.05
63	\$344.47	\$420.80	\$481.28	\$551.42	\$623.29	\$698.64
64	\$374.16	\$456.51	\$521.63	\$596.62	\$673.56	\$754.32
65	\$406.32	\$495.23	\$565.39	\$645.47	\$727.80	\$814.43
66	\$441.32	\$537.23	\$612.80	\$698.41	\$786.46	\$879.37
67	\$479.28	\$582.78	\$664.16	\$755.66	\$849.90	\$949.48
68	\$528.65	\$644.03	\$734.98	\$833.31	\$934.82	\$1,042.43
69	\$583.11	\$711.73	\$813.32	\$918.93	\$1,028.33	\$1,144.50
70	\$643.21	\$786.53	\$900.02	\$1,013.40	\$1,131.12	\$1,256.59
71	\$709.49	\$869.24	\$995.96	\$1,117.53	\$1,244.23	\$1,379.62
72	\$782.58	\$960.59	\$1,102.12	\$1,232.40	\$1,368.61	\$1,514.73
73	\$867.88	\$1,069.33	\$1,230.13	\$1,371.36	\$1,519.42	\$1,678.65
74	\$962.46	\$1,190.45	\$1,373.03	\$1,525.97	\$1,686.84	\$1,860.33
75	\$1,067.33	\$1,325.23	\$1,532.54	\$1,698.04	\$1,872.69	\$2,061.64
76	\$1,183.65	\$1,475.32	\$1,710.53	\$1,889.48	\$2,079.07	\$2,284.80
77	\$1,312.68	\$1,642.36	\$1,909.20	\$2,102.52	\$2,308.16	\$2,532.02
78	\$1,416.73	\$1,779.55	\$2,075.16	\$2,279.04	\$2,496.16	\$2,732.98
79	\$1,529.05	\$1,928.16	\$2,255.54	\$2,470.35	\$2,699.51	\$2,949.92
80	\$1,650.32	\$2,089.13	\$2,451.59	\$2,677.74	\$2,919.44	\$3,184.03
81	\$1,781.17	\$2,263.65	\$2,664.67	\$2,902.50	\$3,157.29	\$3,436.75
82	\$1,922.41	\$2,452.66	\$2,896.30	\$3,146.13	\$3,414.48	\$3,709.48
83	\$2,108.76	\$2,700.83	\$3,200.75	\$3,467.96	\$3,755.93	\$4,073.31
84	\$2,313.19	\$2,974.13	\$3,537.12	\$3,822.68	\$4,131.49	\$4,472.83
85	\$2,483.41	\$3,189.99	\$3,794.16	\$4,097.46	\$4,427.02	\$4,792.60
86	\$2,670.24	\$3,427.61	\$4,077.73	\$4,400.05	\$4,751.96	\$5,143.74
87	\$2,875.27	\$3,689.19	\$4,390.67	\$4,733.28	\$5,109.27	\$5,529.36
88	\$3,070.68	\$3,936.68	\$4,685.87	\$5,045.29	\$5,443.14	\$5,889.60
89	\$3,282.62	\$4,205.63	\$5,007.18	\$5,384.21	\$5,805.31	\$6,279.94
90	\$3,512.49	\$4,497.87	\$5,356.89	\$5,752.30	\$6,198.10	\$6,702.85
91	\$3,761.79	\$4,815.41	\$5,737.51	\$6,152.06	\$6,624.13	\$7,161.07
92	\$4,032.15	\$5,160.48	\$6,151.79	\$6,586.25	\$7,086.22	\$7,657.58
93	\$4,279.78	\$5,476.92	\$6,531.12	\$6,978.98	\$7,500.35	\$8,099.29
94	\$4,545.08	\$5,816.49	\$6,938.68	\$7,399.89	\$7,943.44	\$8,571.28
95	\$4,829.35	\$6,180.85	\$7,376.55	\$7,851.00	\$8,417.54	\$9,075.67
96	\$5,133.89	\$6,571.90	\$7,846.99	\$8,334.46	\$8,924.80	\$9,614.61
97	\$5,460.21	\$6,991.52	\$8,352.40	\$8,852.53	\$9,467.51	\$10,190.51
98	\$5,809.82	\$7,441.83	\$8,895.38	\$9,407.80	\$10,048.17	\$10,805.91
99	\$6,184.39	\$7,925.03	\$9,478.76	\$10,002.82	\$10,669.45	\$11,463.49
100	\$6,585.70	\$8,443.56	\$10,105.52	\$10,640.54	\$11,334.14	\$12,166.19

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$191.51	\$232.75	\$268.80	\$308.95	\$350.23	\$393.97
31	\$196.41	\$238.73	\$275.74	\$316.89	\$359.27	\$404.13
32	\$201.39	\$244.88	\$282.78	\$325.03	\$368.53	\$414.59
33	\$206.55	\$251.15	\$290.08	\$333.39	\$378.03	\$425.33
34	\$211.89	\$257.62	\$297.51	\$341.96	\$387.78	\$436.33
35	\$217.26	\$264.24	\$305.15	\$350.76	\$397.78	\$447.62
36	\$221.28	\$269.11	\$310.75	\$357.19	\$405.16	\$455.89
37	\$225.37	\$274.03	\$316.43	\$363.80	\$412.65	\$464.39
38	\$229.53	\$279.11	\$322.23	\$370.49	\$420.29	\$472.96
39	\$233.75	\$284.24	\$328.13	\$377.31	\$428.09	\$481.73
40	\$238.07	\$289.48	\$334.17	\$384.28	\$436.00	\$490.65
41	\$242.45	\$294.83	\$340.27	\$391.35	\$444.08	\$499.76
42	\$246.90	\$300.26	\$346.52	\$398.56	\$452.33	\$508.99
43	\$251.44	\$305.76	\$352.85	\$405.89	\$460.70	\$518.41
44	\$256.10	\$311.42	\$359.36	\$413.35	\$469.23	\$528.01
45	\$260.79	\$317.14	\$365.93	\$421.00	\$477.90	\$537.82
46	\$264.86	\$322.10	\$371.68	\$427.69	\$485.54	\$546.43
47	\$269.02	\$327.14	\$377.57	\$434.49	\$493.30	\$555.19
48	\$273.19	\$332.31	\$383.49	\$441.39	\$501.19	\$564.08
49	\$277.49	\$337.47	\$389.51	\$448.41	\$509.18	\$573.12
50	\$281.80	\$342.77	\$395.68	\$455.57	\$517.31	\$582.29
51	\$286.19	\$348.14	\$401.91	\$462.82	\$525.61	\$591.64
52	\$290.65	\$353.61	\$408.21	\$470.16	\$533.97	\$601.12
53	\$295.24	\$359.16	\$414.65	\$477.66	\$542.51	\$610.73
54	\$299.80	\$364.78	\$421.20	\$485.25	\$551.16	\$620.54
55	\$304.47	\$370.50	\$427.84	\$492.95	\$559.97	\$630.47
56	\$317.29	\$386.65	\$447.00	\$515.67	\$586.28	\$660.60
57	\$330.62	\$403.50	\$466.98	\$539.42	\$613.88	\$692.19
58	\$344.49	\$421.09	\$487.87	\$564.21	\$642.72	\$725.27
59	\$358.98	\$439.47	\$509.71	\$590.21	\$672.98	\$759.94
60	\$374.04	\$458.59	\$532.49	\$617.36	\$704.63	\$796.28
61	\$389.74	\$478.61	\$556.34	\$645.79	\$737.72	\$834.36
62	\$406.13	\$499.48	\$581.21	\$675.54	\$772.42	\$874.20
63	\$435.81	\$534.90	\$621.57	\$720.55	\$822.24	\$929.29
64	\$467.68	\$572.85	\$664.79	\$768.55	\$875.26	\$987.85
65	\$501.84	\$613.46	\$711.00	\$819.74	\$931.69	\$1,050.03
66	\$538.58	\$656.95	\$760.39	\$874.33	\$991.78	\$1,116.19
67	\$577.93	\$703.54	\$813.22	\$932.60	\$1,055.74	\$1,186.52
68	\$630.01	\$767.99	\$888.73	\$1,015.20	\$1,145.91	\$1,285.00
69	\$686.77	\$838.36	\$971.26	\$1,105.09	\$1,243.79	\$1,391.67
70	\$748.65	\$915.16	\$1,061.50	\$1,203.04	\$1,350.03	\$1,507.22
71	\$816.09	\$999.02	\$1,160.06	\$1,309.57	\$1,465.34	\$1,632.32
72	\$889.64	\$1,090.55	\$1,267.80	\$1,425.58	\$1,590.52	\$1,767.84
73	\$977.34	\$1,202.05	\$1,400.57	\$1,570.15	\$1,747.85	\$1,939.28
74	\$1,073.71	\$1,325.00	\$1,547.26	\$1,729.34	\$1,920.72	\$2,127.34
75	\$1,179.58	\$1,460.51	\$1,709.32	\$1,904.73	\$2,110.70	\$2,333.69
76	\$1,295.91	\$1,609.85	\$1,888.29	\$2,097.84	\$2,319.48	\$2,560.01
77	\$1,423.68	\$1,774.51	\$2,086.03	\$2,310.59	\$2,548.90	\$2,808.26
78	\$1,530.30	\$1,914.20	\$2,256.21	\$2,492.44	\$2,743.65	\$3,017.42
79	\$1,644.97	\$2,064.88	\$2,440.22	\$2,688.59	\$2,953.32	\$3,242.19
80	\$1,768.24	\$2,227.40	\$2,639.23	\$2,900.21	\$3,179.02	\$3,483.71
81	\$1,900.73	\$2,402.76	\$2,854.47	\$3,128.44	\$3,421.95	\$3,743.17
82	\$2,043.15	\$2,591.88	\$3,087.26	\$3,374.62	\$3,683.41	\$4,021.94
83	\$2,238.78	\$2,850.98	\$3,405.08	\$3,712.40	\$4,044.17	\$4,408.51
84	\$2,453.16	\$3,135.99	\$3,755.57	\$4,083.97	\$4,440.19	\$4,832.29
85	\$2,623.38	\$3,351.85	\$4,012.61	\$4,358.75	\$4,735.72	\$5,152.06
86	\$2,810.21	\$3,589.47	\$4,296.18	\$4,661.34	\$5,060.66	\$5,503.20
87	\$3,015.24	\$3,851.05	\$4,609.12	\$4,994.57	\$5,417.97	\$5,888.82
88	\$3,210.65	\$4,098.54	\$4,904.32	\$5,306.58	\$5,751.84	\$6,249.06
89	\$3,422.59	\$4,367.49	\$5,225.63	\$5,645.50	\$6,114.01	\$6,639.40
90	\$3,652.46	\$4,659.73	\$5,575.34	\$6,013.59	\$6,506.80	\$7,062.31
91	\$3,901.76	\$4,977.27	\$5,955.96	\$6,413.35	\$6,932.83	\$7,520.53
92	\$4,172.12	\$5,322.34	\$6,370.24	\$6,847.54	\$7,394.92	\$8,017.04
93	\$4,419.75	\$5,638.78	\$6,749.57	\$7,240.27	\$7,809.05	\$8,458.75
94	\$4,685.05	\$5,978.35	\$7,157.13	\$7,661.18	\$8,252.14	\$8,930.74
95	\$4,969.32	\$6,342.71	\$7,595.00	\$8,112.29	\$8,726.24	\$9,435.13
96	\$5,273.86	\$6,733.76	\$8,065.44	\$8,595.75	\$9,233.50	\$9,974.07
97	\$5,600.18	\$7,153.38	\$8,570.85	\$9,113.82	\$9,776.21	\$10,549.97
98	\$5,949.79	\$7,603.69	\$9,113.83	\$9,669.09	\$10,356.87	\$11,165.37
99	\$6,324.36	\$8,086.89	\$9,697.21	\$10,264.11	\$10,978.15	\$11,822.95
100	\$6,725.67	\$8,605.42	\$10,323.97	\$10,901.83	\$11,642.84	\$12,525.65

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$62.65	\$74.88	\$85.60	\$95.85	\$106.61	\$118.38
31	\$64.01	\$76.67	\$87.72	\$98.29	\$109.36	\$121.45
32	\$65.38	\$78.47	\$89.93	\$100.80	\$112.18	\$124.61
33	\$66.76	\$80.32	\$92.20	\$103.38	\$115.04	\$127.83
34	\$68.17	\$82.22	\$94.51	\$105.98	\$118.01	\$131.14
35	\$69.63	\$84.16	\$96.86	\$108.69	\$121.04	\$134.54
36	\$70.99	\$85.99	\$99.09	\$111.19	\$123.85	\$137.68
37	\$72.43	\$87.85	\$101.33	\$113.74	\$126.72	\$140.89
38	\$73.85	\$89.75	\$103.64	\$116.37	\$129.66	\$144.17
39	\$75.31	\$91.67	\$105.98	\$119.04	\$132.67	\$147.55
40	\$76.83	\$93.67	\$108.40	\$121.79	\$135.72	\$150.99
41	\$78.33	\$95.70	\$110.88	\$124.56	\$138.90	\$154.50
42	\$79.90	\$97.77	\$113.40	\$127.40	\$142.10	\$158.11
43	\$81.49	\$99.89	\$115.95	\$130.34	\$145.40	\$161.79
44	\$83.10	\$102.03	\$118.61	\$133.35	\$148.76	\$165.59
45	\$84.74	\$104.23	\$121.32	\$136.40	\$152.21	\$169.43
46	\$86.48	\$106.53	\$124.11	\$139.59	\$155.82	\$173.46
47	\$88.28	\$108.89	\$126.96	\$142.86	\$159.51	\$177.61
48	\$90.08	\$111.29	\$129.92	\$146.24	\$163.30	\$181.87
49	\$91.91	\$113.73	\$132.95	\$149.66	\$167.13	\$186.19
50	\$93.81	\$116.23	\$136.01	\$153.16	\$171.10	\$190.65
51	\$95.73	\$118.78	\$139.18	\$156.76	\$175.17	\$195.17
52	\$97.70	\$121.41	\$142.41	\$160.44	\$179.28	\$199.82
53	\$99.72	\$124.08	\$145.70	\$164.19	\$183.54	\$204.62
54	\$101.76	\$126.81	\$149.06	\$168.05	\$187.90	\$209.50
55	\$103.86	\$129.59	\$152.54	\$171.97	\$192.33	\$214.51
56	\$111.98	\$138.74	\$162.53	\$183.39	\$205.22	\$229.04
57	\$120.73	\$148.55	\$173.17	\$195.53	\$218.98	\$244.53
58	\$130.14	\$159.00	\$184.47	\$208.50	\$233.67	\$261.04
59	\$140.34	\$170.24	\$196.54	\$222.33	\$249.35	\$278.71
60	\$151.33	\$182.24	\$209.40	\$237.07	\$266.06	\$297.58
61	\$163.17	\$195.09	\$223.11	\$252.78	\$283.89	\$317.73
62	\$175.91	\$208.84	\$237.72	\$269.56	\$302.93	\$339.24
63	\$191.42	\$227.16	\$258.46	\$293.25	\$329.72	\$369.41
64	\$208.28	\$247.05	\$281.03	\$319.06	\$358.91	\$402.30
65	\$226.64	\$268.71	\$305.56	\$347.13	\$390.68	\$438.10
66	\$246.61	\$292.24	\$332.25	\$377.65	\$425.24	\$477.09
67	\$268.36	\$317.85	\$361.26	\$410.90	\$462.86	\$519.52
68	\$298.39	\$353.89	\$402.59	\$457.08	\$514.25	\$576.68
69	\$331.83	\$394.01	\$448.68	\$508.50	\$571.35	\$640.08
70	\$368.98	\$438.69	\$500.04	\$565.69	\$634.80	\$710.47
71	\$410.30	\$488.41	\$557.27	\$629.33	\$705.28	\$788.62
72	\$456.26	\$543.80	\$621.06	\$700.08	\$783.58	\$875.35
73	\$510.96	\$610.75	\$698.81	\$785.86	\$877.95	\$979.39
74	\$572.23	\$685.97	\$786.30	\$882.10	\$983.68	\$1,095.79
75	\$640.84	\$770.41	\$884.72	\$990.11	\$1,102.13	\$1,226.04
76	\$717.68	\$865.27	\$995.49	\$1,111.38	\$1,234.84	\$1,371.74
77	\$803.72	\$971.81	\$1,120.11	\$1,247.51	\$1,383.56	\$1,534.77
78	\$871.15	\$1,056.34	\$1,220.13	\$1,356.00	\$1,501.37	\$1,663.13
79	\$944.24	\$1,148.24	\$1,329.10	\$1,473.94	\$1,629.23	\$1,802.19
80	\$1,023.42	\$1,248.12	\$1,447.79	\$1,602.15	\$1,767.94	\$1,952.91
81	\$1,109.28	\$1,356.71	\$1,577.07	\$1,741.50	\$1,918.50	\$2,116.20
82	\$1,202.31	\$1,474.73	\$1,717.91	\$1,892.98	\$2,081.85	\$2,293.15
83	\$1,319.41	\$1,623.33	\$1,895.46	\$2,084.60	\$2,289.19	\$2,518.32
84	\$1,447.90	\$1,786.95	\$2,091.41	\$2,295.64	\$2,517.17	\$2,765.58
85	\$1,588.85	\$1,966.99	\$2,307.63	\$2,528.05	\$2,767.84	\$3,037.09
86	\$1,743.57	\$2,165.23	\$2,546.16	\$2,783.99	\$3,043.51	\$3,335.26
87	\$1,913.34	\$2,383.42	\$2,809.37	\$3,065.82	\$3,346.61	\$3,662.74
88	\$2,075.16	\$2,589.90	\$3,057.69	\$3,329.76	\$3,629.86	\$3,968.64
89	\$2,250.65	\$2,814.26	\$3,327.96	\$3,616.44	\$3,937.05	\$4,300.06
90	\$2,440.99	\$3,058.04	\$3,622.12	\$3,927.77	\$4,270.25	\$4,659.19
91	\$2,647.45	\$3,322.92	\$3,942.28	\$4,265.89	\$4,631.66	\$5,048.31
92	\$2,871.36	\$3,610.78	\$4,290.73	\$4,633.14	\$5,023.63	\$5,469.93
93	\$3,076.42	\$3,874.74	\$4,609.81	\$4,965.33	\$5,374.97	\$5,845.01
94	\$3,296.08	\$4,158.02	\$4,952.62	\$5,321.33	\$5,750.84	\$6,245.81
95	\$3,531.49	\$4,462.00	\$5,320.95	\$5,702.87	\$6,153.01	\$6,674.10
96	\$3,783.71	\$4,788.19	\$5,716.65	\$6,111.79	\$6,583.32	\$7,131.78
97	\$4,053.89	\$5,138.23	\$6,141.75	\$6,550.00	\$7,043.69	\$7,620.80
98	\$4,343.39	\$5,513.86	\$6,598.51	\$7,019.65	\$7,536.25	\$8,143.38
99	\$4,653.57	\$5,916.98	\$7,089.24	\$7,522.96	\$8,063.29	\$8,701.80
100	\$4,985.91	\$6,349.52	\$7,616.41	\$8,062.35	\$8,627.17	\$9,298.48

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$77.70	\$94.81	\$109.41	\$124.46	\$139.60	\$155.71
31	\$80.87	\$98.78	\$113.99	\$129.70	\$145.51	\$162.23
32	\$84.17	\$102.87	\$118.71	\$135.14	\$151.64	\$169.11
33	\$87.57	\$107.16	\$123.72	\$140.83	\$157.99	\$176.21
34	\$91.10	\$111.60	\$128.88	\$146.68	\$164.65	\$183.63
35	\$94.80	\$116.24	\$134.26	\$152.86	\$171.58	\$191.35
36	\$97.90	\$120.15	\$138.78	\$157.99	\$177.39	\$197.87
37	\$101.10	\$124.15	\$143.44	\$163.32	\$183.42	\$204.61
38	\$104.38	\$128.32	\$148.28	\$168.86	\$189.65	\$211.51
39	\$107.75	\$132.59	\$153.24	\$174.55	\$196.08	\$218.72
40	\$111.33	\$137.04	\$158.39	\$180.47	\$202.74	\$226.16
41	\$114.95	\$141.65	\$163.72	\$186.53	\$209.63	\$233.85
42	\$118.69	\$146.37	\$169.20	\$192.80	\$216.74	\$241.78
43	\$122.60	\$151.28	\$174.87	\$199.33	\$224.09	\$250.00
44	\$126.59	\$156.32	\$180.78	\$206.07	\$231.72	\$258.49
45	\$130.70	\$161.56	\$186.82	\$213.02	\$239.58	\$267.26
46	\$134.32	\$166.19	\$192.23	\$219.25	\$246.64	\$275.14
47	\$138.10	\$170.95	\$197.77	\$225.64	\$253.90	\$283.26
48	\$141.92	\$175.84	\$203.51	\$232.25	\$261.36	\$291.67
49	\$145.84	\$180.86	\$209.42	\$239.03	\$269.03	\$300.27
50	\$149.88	\$186.04	\$215.45	\$246.02	\$276.96	\$309.16
51	\$154.04	\$191.35	\$221.68	\$253.21	\$285.09	\$318.26
52	\$158.32	\$196.84	\$228.11	\$260.63	\$293.48	\$327.65
53	\$162.71	\$202.46	\$234.69	\$268.23	\$302.15	\$337.35
54	\$167.24	\$208.24	\$241.45	\$276.09	\$311.02	\$347.31
55	\$171.89	\$214.20	\$248.45	\$284.15	\$320.16	\$357.60
56	\$182.71	\$227.50	\$263.73	\$302.00	\$340.60	\$380.70
57	\$194.17	\$241.63	\$279.97	\$320.94	\$362.37	\$405.28
58	\$206.37	\$256.61	\$297.15	\$341.13	\$385.48	\$431.46
59	\$219.38	\$272.56	\$315.45	\$362.55	\$410.10	\$459.30
60	\$233.17	\$289.48	\$334.87	\$385.35	\$436.28	\$489.00
61	\$247.82	\$307.43	\$355.45	\$409.54	\$464.14	\$520.58
62	\$263.39	\$326.52	\$377.32	\$435.30	\$493.79	\$554.21
63	\$286.08	\$354.22	\$408.95	\$470.94	\$533.56	\$598.39
64	\$310.70	\$384.27	\$443.23	\$509.58	\$576.60	\$646.09
65	\$337.45	\$416.86	\$480.41	\$551.35	\$623.09	\$697.58
66	\$366.49	\$452.22	\$520.71	\$596.53	\$673.30	\$753.20
67	\$398.02	\$490.57	\$564.36	\$645.43	\$727.60	\$813.24
68	\$439.03	\$542.12	\$624.50	\$711.75	\$800.29	\$892.89
69	\$484.26	\$599.09	\$691.09	\$784.90	\$880.35	\$980.31
70	\$534.16	\$662.07	\$764.78	\$865.53	\$968.34	\$1,076.32
71	\$589.20	\$731.65	\$846.27	\$954.53	\$1,065.18	\$1,181.72
72	\$649.90	\$808.57	\$936.48	\$1,052.60	\$1,171.65	\$1,297.44
73	\$720.74	\$900.14	\$1,045.28	\$1,171.30	\$1,300.77	\$1,437.85
74	\$799.28	\$1,002.06	\$1,166.68	\$1,303.36	\$1,444.06	\$1,593.45
75	\$886.37	\$1,115.53	\$1,302.18	\$1,450.30	\$1,603.18	\$1,765.90
76	\$982.97	\$1,241.85	\$1,453.43	\$1,613.84	\$1,779.83	\$1,956.98
77	\$1,090.08	\$1,382.48	\$1,622.26	\$1,795.81	\$1,975.94	\$2,168.77
78	\$1,176.55	\$1,497.93	\$1,763.28	\$1,946.56	\$2,136.93	\$2,340.92
79	\$1,269.83	\$1,623.02	\$1,916.54	\$2,109.95	\$2,311.05	\$2,526.70
80	\$1,370.50	\$1,758.60	\$2,083.14	\$2,287.06	\$2,499.29	\$2,727.25
81	\$1,479.19	\$1,905.44	\$2,264.20	\$2,479.05	\$2,702.90	\$2,943.71
82	\$1,596.48	\$2,064.59	\$2,461.03	\$2,687.15	\$2,923.10	\$3,177.32
83	\$1,751.24	\$2,273.47	\$2,719.68	\$2,962.02	\$3,215.40	\$3,488.97
84	\$1,921.01	\$2,503.50	\$3,005.51	\$3,264.98	\$3,536.94	\$3,831.16
85	\$2,061.96	\$2,683.54	\$3,221.73	\$3,497.39	\$3,787.61	\$4,102.67
86	\$2,216.68	\$2,881.78	\$3,460.26	\$3,753.33	\$4,063.28	\$4,400.84
87	\$2,386.45	\$3,099.97	\$3,723.47	\$4,035.16	\$4,366.38	\$4,728.32
88	\$2,548.27	\$3,306.45	\$3,971.79	\$4,299.10	\$4,649.63	\$5,034.22
89	\$2,723.76	\$3,530.81	\$4,242.06	\$4,585.78	\$4,956.82	\$5,365.64
90	\$2,914.10	\$3,774.59	\$4,536.22	\$4,897.11	\$5,290.02	\$5,724.77
91	\$3,120.56	\$4,039.47	\$4,856.38	\$5,235.23	\$5,651.43	\$6,113.89
92	\$3,344.47	\$4,327.33	\$5,204.83	\$5,602.48	\$6,043.40	\$6,535.51
93	\$3,549.53	\$4,591.29	\$5,523.91	\$5,934.67	\$6,394.74	\$6,910.59
94	\$3,769.19	\$4,874.57	\$5,866.72	\$6,290.67	\$6,770.61	\$7,311.39
95	\$4,004.60	\$5,178.55	\$6,235.05	\$6,672.21	\$7,172.78	\$7,739.68
96	\$4,256.82	\$5,504.74	\$6,630.75	\$7,081.13	\$7,603.09	\$8,197.36
97	\$4,527.00	\$5,854.78	\$7,055.85	\$7,519.34	\$8,063.46	\$8,686.38
98	\$4,816.50	\$6,230.41	\$7,512.61	\$7,988.99	\$8,556.02	\$9,208.96
99	\$5,126.68	\$6,633.53	\$8,003.34	\$8,492.30	\$9,083.06	\$9,767.38
100	\$5,459.02	\$7,066.07	\$8,530.51	\$9,031.69	\$9,646.94	\$10,364.06

Policy Form Series: LTC2-PREM
Premier
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$159.70	\$196.40	\$229.22	\$265.19	\$301.70	\$339.98
31	\$163.80	\$201.44	\$235.07	\$272.01	\$309.49	\$348.79
32	\$167.98	\$206.62	\$241.12	\$278.99	\$317.49	\$357.81
33	\$172.28	\$211.95	\$247.34	\$286.17	\$325.65	\$367.06
34	\$176.69	\$217.37	\$253.66	\$293.50	\$334.07	\$376.56
35	\$181.21	\$222.93	\$260.18	\$301.04	\$342.68	\$386.31
36	\$184.54	\$227.05	\$264.96	\$306.59	\$349.02	\$393.46
37	\$187.95	\$231.24	\$269.83	\$312.23	\$355.50	\$400.77
38	\$191.43	\$235.49	\$274.77	\$318.02	\$362.08	\$408.14
39	\$194.91	\$239.82	\$279.81	\$323.88	\$368.77	\$415.72
40	\$198.56	\$244.24	\$284.91	\$329.84	\$375.61	\$423.45
41	\$202.18	\$248.75	\$290.14	\$335.90	\$382.58	\$431.30
42	\$205.93	\$253.31	\$295.48	\$342.07	\$389.67	\$439.27
43	\$209.72	\$258.02	\$300.87	\$348.38	\$396.87	\$447.40
44	\$213.58	\$262.75	\$306.41	\$354.80	\$404.20	\$455.70
45	\$217.51	\$267.58	\$312.01	\$361.33	\$411.69	\$464.16
46	\$220.90	\$271.77	\$316.91	\$367.09	\$418.28	\$471.57
47	\$224.37	\$276.04	\$321.91	\$372.92	\$424.94	\$479.13
48	\$227.88	\$280.35	\$326.98	\$378.87	\$431.76	\$486.83
49	\$231.41	\$284.75	\$332.15	\$384.87	\$438.61	\$494.61
50	\$235.03	\$289.22	\$337.36	\$391.03	\$445.64	\$502.55
51	\$238.69	\$293.77	\$342.70	\$397.24	\$452.77	\$510.58
52	\$242.41	\$298.36	\$348.08	\$403.57	\$459.98	\$518.74
53	\$246.18	\$303.03	\$353.57	\$409.96	\$467.34	\$527.08
54	\$250.04	\$307.79	\$359.11	\$416.52	\$474.83	\$535.50
55	\$253.95	\$312.59	\$364.79	\$423.10	\$482.40	\$544.10
56	\$264.63	\$326.23	\$381.12	\$442.59	\$505.06	\$570.12
57	\$275.72	\$340.45	\$398.17	\$462.95	\$528.81	\$597.38
58	\$287.28	\$355.29	\$416.00	\$484.27	\$553.69	\$625.90
59	\$299.38	\$370.81	\$434.58	\$506.56	\$579.73	\$655.81
60	\$311.96	\$386.95	\$454.02	\$529.92	\$606.99	\$687.17
61	\$325.07	\$403.82	\$474.34	\$554.27	\$635.54	\$720.03
62	\$338.71	\$421.42	\$495.59	\$579.80	\$665.42	\$754.47
63	\$363.49	\$451.33	\$530.01	\$618.45	\$708.31	\$801.98
64	\$390.06	\$483.34	\$566.84	\$659.64	\$754.01	\$852.50
65	\$418.57	\$517.61	\$606.23	\$703.60	\$802.65	\$906.18
66	\$449.16	\$554.32	\$648.34	\$750.45	\$854.38	\$963.30
67	\$482.00	\$593.61	\$693.40	\$800.48	\$909.49	\$1,023.96
68	\$525.43	\$648.00	\$757.76	\$871.33	\$987.15	\$1,108.95
69	\$572.77	\$707.38	\$828.19	\$948.54	\$1,071.49	\$1,201.03
70	\$624.39	\$772.15	\$905.09	\$1,032.56	\$1,163.01	\$1,300.74
71	\$680.63	\$842.93	\$989.16	\$1,124.02	\$1,262.34	\$1,408.73
72	\$741.98	\$920.13	\$1,081.01	\$1,223.57	\$1,370.18	\$1,525.66
73	\$815.11	\$1,014.23	\$1,194.25	\$1,347.69	\$1,505.72	\$1,673.65
74	\$895.49	\$1,117.99	\$1,319.29	\$1,484.33	\$1,654.63	\$1,835.95
75	\$983.75	\$1,232.29	\$1,457.42	\$1,634.82	\$1,818.31	\$2,014.00
76	\$1,080.78	\$1,358.31	\$1,610.07	\$1,800.62	\$1,998.12	\$2,209.28
77	\$1,187.35	\$1,497.24	\$1,778.66	\$1,983.21	\$2,195.79	\$2,423.55
78	\$1,276.31	\$1,615.10	\$1,923.73	\$2,139.29	\$2,363.55	\$2,604.08
79	\$1,371.94	\$1,742.25	\$2,080.67	\$2,307.65	\$2,544.21	\$2,798.06
80	\$1,474.70	\$1,879.38	\$2,250.34	\$2,489.25	\$2,738.59	\$3,006.48
81	\$1,585.22	\$2,027.34	\$2,433.89	\$2,685.17	\$2,947.86	\$3,230.39
82	\$1,703.98	\$2,186.91	\$2,632.39	\$2,896.49	\$3,173.13	\$3,471.01
83	\$1,867.15	\$2,405.50	\$2,903.34	\$3,186.36	\$3,483.88	\$3,804.61
84	\$2,045.94	\$2,646.00	\$3,202.18	\$3,505.32	\$3,825.08	\$4,170.34
85	\$2,186.89	\$2,826.04	\$3,418.40	\$3,737.73	\$4,075.75	\$4,441.85
86	\$2,341.61	\$3,024.28	\$3,656.93	\$3,993.67	\$4,351.42	\$4,740.02
87	\$2,511.38	\$3,242.47	\$3,920.14	\$4,275.50	\$4,654.52	\$5,067.50
88	\$2,673.20	\$3,448.95	\$4,168.46	\$4,539.44	\$4,937.77	\$5,373.40
89	\$2,848.69	\$3,673.31	\$4,438.73	\$4,826.12	\$5,244.96	\$5,704.82
90	\$3,039.03	\$3,917.09	\$4,732.89	\$5,137.45	\$5,578.16	\$6,063.95
91	\$3,245.49	\$4,181.97	\$5,053.05	\$5,475.57	\$5,939.57	\$6,453.07
92	\$3,469.40	\$4,469.83	\$5,401.50	\$5,842.82	\$6,331.54	\$6,874.69
93	\$3,674.46	\$4,733.79	\$5,720.58	\$6,175.01	\$6,682.88	\$7,249.77
94	\$3,894.12	\$5,017.07	\$6,063.39	\$6,531.01	\$7,058.75	\$7,650.57
95	\$4,129.53	\$5,321.05	\$6,431.72	\$6,912.55	\$7,460.92	\$8,078.86
96	\$4,381.75	\$5,647.24	\$6,827.42	\$7,321.47	\$7,891.23	\$8,536.54
97	\$4,651.93	\$5,997.28	\$7,252.52	\$7,759.68	\$8,351.60	\$9,025.56
98	\$4,941.43	\$6,372.91	\$7,709.28	\$8,229.33	\$8,844.16	\$9,548.14
99	\$5,251.61	\$6,776.03	\$8,200.01	\$8,732.64	\$9,371.20	\$10,106.56
100	\$5,583.95	\$7,208.57	\$8,727.18	\$9,272.03	\$9,935.08	\$10,703.24

Policy Form Series: LTC2-VAL

Value

\$10 Annual Rates After 16.91% Increase

100 Day Elimination Period

100% Home Care

No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$58.89	\$69.15	\$78.00	\$86.63	\$95.85	\$106.04	\$117.75
31	\$59.59	\$70.24	\$79.37	\$88.26	\$97.70	\$108.14	\$120.15
32	\$60.31	\$71.34	\$80.77	\$89.90	\$99.58	\$110.27	\$122.64
33	\$61.06	\$72.43	\$82.21	\$91.58	\$101.50	\$112.44	\$125.18
34	\$61.81	\$73.55	\$83.65	\$93.28	\$103.47	\$114.65	\$127.75
35	\$62.56	\$74.71	\$85.15	\$95.02	\$105.48	\$116.93	\$130.38
36	\$63.34	\$75.85	\$86.63	\$96.74	\$107.45	\$119.15	\$132.96
37	\$64.14	\$77.03	\$88.16	\$98.54	\$109.46	\$121.47	\$135.62
38	\$64.94	\$78.24	\$89.73	\$100.34	\$111.56	\$123.82	\$138.29
39	\$65.79	\$79.48	\$91.31	\$102.19	\$113.65	\$126.20	\$141.04
40	\$66.62	\$80.69	\$92.90	\$104.07	\$115.82	\$128.61	\$143.86
41	\$67.47	\$81.98	\$94.53	\$105.98	\$117.99	\$131.11	\$146.71
42	\$68.32	\$83.26	\$96.18	\$107.92	\$120.23	\$133.64	\$149.61
43	\$69.15	\$84.55	\$97.90	\$109.90	\$122.51	\$136.20	\$152.58
44	\$70.05	\$85.87	\$99.64	\$111.91	\$124.80	\$138.84	\$155.62
45	\$70.96	\$87.21	\$101.36	\$114.00	\$127.17	\$141.51	\$158.72
46	\$72.10	\$88.86	\$103.49	\$116.40	\$129.92	\$144.63	\$162.26
47	\$73.27	\$90.57	\$105.62	\$118.90	\$132.73	\$147.82	\$165.87
48	\$74.47	\$92.24	\$107.79	\$121.42	\$135.62	\$151.08	\$169.58
49	\$75.69	\$94.00	\$110.00	\$123.99	\$138.57	\$154.39	\$173.39
50	\$76.92	\$95.77	\$112.29	\$126.63	\$141.57	\$157.78	\$177.24
51	\$78.15	\$97.60	\$114.61	\$129.34	\$144.63	\$161.25	\$181.21
52	\$79.42	\$99.43	\$116.97	\$132.08	\$147.77	\$164.82	\$185.26
53	\$80.69	\$101.30	\$119.39	\$134.88	\$150.99	\$168.43	\$189.37
54	\$82.04	\$103.21	\$121.87	\$137.74	\$154.25	\$172.11	\$193.60
55	\$83.35	\$105.17	\$124.39	\$140.67	\$157.59	\$175.91	\$197.92
56	\$89.90	\$112.72	\$132.73	\$150.30	\$168.50	\$188.19	\$211.85
57	\$96.93	\$120.81	\$141.67	\$160.58	\$180.16	\$201.33	\$226.75
58	\$104.53	\$129.50	\$151.21	\$171.55	\$192.63	\$215.39	\$242.69
59	\$112.74	\$138.81	\$161.41	\$183.29	\$205.96	\$230.43	\$259.79
60	\$121.55	\$148.79	\$172.26	\$195.82	\$220.19	\$246.53	\$278.06
61	\$131.09	\$159.48	\$183.86	\$209.20	\$235.43	\$263.75	\$297.63
62	\$141.34	\$170.93	\$196.20	\$223.52	\$251.75	\$282.15	\$318.58
63	\$154.04	\$186.38	\$214.05	\$244.00	\$274.98	\$308.35	\$348.30
64	\$167.85	\$203.24	\$233.46	\$266.40	\$300.38	\$336.99	\$380.78
65	\$182.91	\$221.63	\$254.67	\$290.80	\$328.14	\$368.29	\$416.30
66	\$199.32	\$241.68	\$277.79	\$317.50	\$358.46	\$402.50	\$455.14
67	\$217.18	\$263.52	\$302.98	\$346.63	\$391.54	\$439.85	\$497.60
68	\$241.86	\$294.16	\$338.70	\$386.86	\$436.48	\$489.86	\$553.77
69	\$269.34	\$328.35	\$378.62	\$431.80	\$486.56	\$545.54	\$616.24
70	\$299.94	\$366.54	\$423.28	\$481.93	\$542.43	\$607.56	\$685.79
71	\$334.06	\$409.17	\$473.19	\$537.93	\$604.66	\$676.63	\$763.18
72	\$372.00	\$456.74	\$528.97	\$600.39	\$674.04	\$753.54	\$849.30
73	\$416.98	\$513.88	\$596.51	\$675.55	\$757.13	\$845.24	\$951.57
74	\$467.41	\$578.18	\$672.70	\$760.14	\$850.44	\$948.09	\$1,066.20
75	\$523.93	\$650.51	\$758.63	\$855.30	\$955.27	\$1,063.48	\$1,194.61
76	\$587.29	\$731.92	\$855.54	\$962.40	\$1,073.02	\$1,192.87	\$1,338.48
77	\$658.30	\$823.48	\$964.80	\$1,082.90	\$1,205.25	\$1,338.02	\$1,499.67
78	\$719.86	\$903.83	\$1,061.37	\$1,188.85	\$1,320.90	\$1,464.27	\$1,638.56
79	\$787.23	\$992.02	\$1,167.60	\$1,305.12	\$1,447.63	\$1,602.44	\$1,790.29
80	\$860.88	\$1,088.84	\$1,284.47	\$1,432.78	\$1,586.54	\$1,753.64	\$1,956.08
81	\$941.41	\$1,195.08	\$1,413.06	\$1,572.92	\$1,738.79	\$1,919.10	\$2,137.21
82	\$1,029.46	\$1,311.72	\$1,554.52	\$1,726.77	\$1,905.63	\$2,100.17	\$2,335.11
83	\$1,133.51	\$1,448.87	\$1,720.82	\$1,907.60	\$2,101.90	\$2,313.39	\$2,568.71
84	\$1,248.10	\$1,600.39	\$1,904.94	\$2,107.34	\$2,318.34	\$2,548.28	\$2,825.69
85	\$1,374.20	\$1,767.75	\$2,108.78	\$2,328.05	\$2,557.11	\$2,807.01	\$3,108.34
86	\$1,513.07	\$1,952.61	\$2,334.41	\$2,571.84	\$2,820.45	\$3,091.99	\$3,419.27
87	\$1,665.98	\$2,156.78	\$2,584.18	\$2,841.15	\$3,110.94	\$3,405.89	\$3,761.31
88	\$1,811.84	\$2,349.77	\$2,819.37	\$3,092.82	\$3,381.75	\$3,698.54	\$4,081.35
89	\$1,970.49	\$2,560.03	\$3,075.98	\$3,366.75	\$3,676.14	\$4,016.27	\$4,428.61
90	\$2,143.02	\$2,789.12	\$3,355.91	\$3,664.95	\$3,996.18	\$4,361.32	\$4,805.43
91	\$2,330.65	\$3,038.70	\$3,661.38	\$3,989.59	\$4,344.06	\$4,735.99	\$5,214.27
92	\$2,534.71	\$3,310.59	\$3,994.58	\$4,342.97	\$4,722.22	\$5,142.85	\$5,657.95
93	\$2,722.21	\$3,560.04	\$4,299.70	\$4,662.56	\$5,061.07	\$5,504.74	\$6,048.95
94	\$2,923.62	\$3,828.24	\$4,628.10	\$5,005.69	\$5,424.23	\$5,892.05	\$6,466.98
95	\$3,139.90	\$4,116.72	\$4,981.61	\$5,374.06	\$5,813.44	\$6,306.66	\$6,913.88
96	\$3,372.16	\$4,426.89	\$5,362.09	\$5,769.53	\$6,230.60	\$6,750.41	\$7,391.69
97	\$3,621.64	\$4,760.43	\$5,771.64	\$6,194.11	\$6,677.67	\$7,225.34	\$7,902.51
98	\$3,889.57	\$5,119.11	\$6,212.49	\$6,649.91	\$7,156.86	\$7,733.76	\$8,448.65
99	\$4,177.30	\$5,504.82	\$6,687.01	\$7,139.30	\$7,670.39	\$8,277.94	\$9,032.50
100	\$4,486.33	\$5,919.60	\$7,197.76	\$7,664.68	\$8,220.78	\$8,860.40	\$9,656.73

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$65.00	\$79.36	\$91.29	\$103.73	\$116.08	\$129.08	\$143.06
31	\$67.39	\$82.43	\$94.92	\$107.94	\$120.78	\$134.32	\$148.91
32	\$69.86	\$85.66	\$98.66	\$112.25	\$125.65	\$139.75	\$155.02
33	\$72.45	\$89.00	\$102.61	\$116.76	\$130.74	\$145.43	\$161.36
34	\$75.11	\$92.45	\$106.65	\$121.43	\$136.09	\$151.37	\$167.97
35	\$77.88	\$96.06	\$110.94	\$126.33	\$141.63	\$157.56	\$174.88
36	\$80.26	\$99.12	\$114.54	\$130.47	\$146.31	\$162.82	\$180.76
37	\$82.69	\$102.29	\$118.28	\$134.82	\$151.21	\$168.30	\$186.89
38	\$85.18	\$105.56	\$122.15	\$139.27	\$156.28	\$173.97	\$193.21
39	\$87.78	\$108.95	\$126.14	\$143.93	\$161.49	\$179.80	\$199.73
40	\$90.45	\$112.44	\$130.28	\$148.65	\$166.90	\$185.85	\$206.49
41	\$93.21	\$116.05	\$134.54	\$153.57	\$172.48	\$192.10	\$213.47
42	\$96.04	\$119.79	\$138.92	\$158.67	\$178.25	\$198.56	\$220.68
43	\$98.93	\$123.63	\$143.48	\$163.94	\$184.24	\$205.21	\$228.13
44	\$101.95	\$127.61	\$148.19	\$169.35	\$190.37	\$212.12	\$235.84
45	\$105.06	\$131.69	\$153.01	\$174.98	\$196.74	\$219.26	\$243.82
46	\$107.91	\$135.44	\$157.50	\$180.13	\$202.64	\$225.85	\$251.17
47	\$110.82	\$139.32	\$162.10	\$185.47	\$208.66	\$232.63	\$258.73
48	\$113.82	\$143.27	\$166.79	\$190.95	\$214.93	\$239.63	\$266.56
49	\$116.89	\$147.33	\$171.66	\$196.59	\$221.35	\$246.81	\$274.60
50	\$120.04	\$151.57	\$176.65	\$202.39	\$227.95	\$254.23	\$282.87
51	\$123.24	\$155.88	\$181.80	\$208.38	\$234.74	\$261.89	\$291.41
52	\$126.59	\$160.34	\$187.09	\$214.52	\$241.77	\$269.76	\$300.21
53	\$129.99	\$164.92	\$192.55	\$220.87	\$249.00	\$277.86	\$309.25
54	\$133.54	\$169.60	\$198.17	\$227.41	\$256.44	\$286.19	\$318.59
55	\$137.13	\$174.44	\$203.94	\$234.16	\$264.08	\$294.81	\$328.18
56	\$145.97	\$185.70	\$216.99	\$249.46	\$281.67	\$314.60	\$350.51
57	\$155.37	\$197.61	\$230.87	\$265.80	\$300.39	\$335.78	\$374.30
58	\$165.41	\$210.34	\$245.64	\$283.20	\$320.38	\$358.36	\$399.69
59	\$176.06	\$223.90	\$261.40	\$301.73	\$341.68	\$382.46	\$426.87
60	\$187.42	\$238.28	\$278.12	\$321.51	\$364.41	\$408.19	\$455.86
61	\$199.52	\$253.63	\$295.94	\$342.52	\$388.65	\$435.67	\$486.81
62	\$212.34	\$269.93	\$314.88	\$364.95	\$414.51	\$464.99	\$519.90
63	\$231.07	\$293.61	\$342.35	\$396.10	\$449.36	\$503.66	\$562.84
64	\$251.41	\$319.37	\$372.14	\$429.96	\$487.21	\$545.58	\$609.35
65	\$273.56	\$347.39	\$404.61	\$466.66	\$528.23	\$590.99	\$659.71
66	\$297.69	\$377.86	\$439.87	\$506.53	\$572.67	\$640.18	\$714.21
67	\$323.87	\$410.99	\$478.18	\$549.80	\$620.87	\$693.46	\$773.24
68	\$357.65	\$455.17	\$530.49	\$607.90	\$684.83	\$763.48	\$850.10
69	\$394.97	\$504.03	\$588.51	\$672.21	\$755.36	\$840.53	\$934.62
70	\$436.14	\$558.20	\$652.90	\$743.29	\$833.14	\$925.38	\$1,027.54
71	\$481.67	\$618.16	\$724.35	\$821.92	\$918.96	\$1,018.85	\$1,129.69
72	\$531.91	\$684.56	\$803.59	\$908.81	\$1,013.61	\$1,121.69	\$1,242.01
73	\$590.32	\$763.23	\$898.73	\$1,013.51	\$1,127.91	\$1,246.01	\$1,377.79
74	\$655.21	\$850.93	\$1,005.13	\$1,130.35	\$1,255.08	\$1,384.08	\$1,528.40
75	\$727.15	\$948.70	\$1,124.15	\$1,260.58	\$1,396.62	\$1,537.49	\$1,695.46
76	\$807.06	\$1,057.75	\$1,257.31	\$1,405.84	\$1,554.12	\$1,707.89	\$1,880.76
77	\$895.67	\$1,179.30	\$1,406.17	\$1,567.89	\$1,729.35	\$1,897.20	\$2,086.35
78	\$974.85	\$1,289.21	\$1,542.54	\$1,715.25	\$1,887.54	\$2,066.72	\$2,268.72
79	\$1,061.09	\$1,409.40	\$1,692.13	\$1,876.49	\$2,060.19	\$2,251.40	\$2,466.93
80	\$1,154.93	\$1,540.78	\$1,856.24	\$2,052.86	\$2,248.66	\$2,452.59	\$2,682.55
81	\$1,257.07	\$1,684.37	\$2,036.27	\$2,245.81	\$2,454.36	\$2,671.71	\$2,916.96
82	\$1,368.22	\$1,841.39	\$2,233.77	\$2,456.90	\$2,678.87	\$2,910.46	\$3,171.88
83	\$1,503.25	\$2,030.54	\$2,471.77	\$2,711.64	\$2,950.42	\$3,199.84	\$3,481.09
84	\$1,651.65	\$2,239.12	\$2,735.14	\$2,992.79	\$3,249.49	\$3,518.04	\$3,820.49
85	\$1,777.75	\$2,406.48	\$2,938.98	\$3,213.50	\$3,488.26	\$3,776.77	\$4,103.14
86	\$1,916.62	\$2,591.34	\$3,164.61	\$3,457.29	\$3,751.60	\$4,061.75	\$4,414.07
87	\$2,069.53	\$2,795.51	\$3,414.38	\$3,726.60	\$4,042.09	\$4,375.65	\$4,756.11
88	\$2,215.39	\$2,988.50	\$3,649.57	\$3,978.27	\$4,312.90	\$4,668.30	\$5,076.15
89	\$2,374.04	\$3,198.76	\$3,906.18	\$4,252.20	\$4,607.29	\$4,986.03	\$5,423.41
90	\$2,546.57	\$3,427.85	\$4,186.11	\$4,550.40	\$4,927.33	\$5,331.08	\$5,800.23
91	\$2,734.20	\$3,677.43	\$4,491.58	\$4,875.04	\$5,275.21	\$5,705.75	\$6,209.07
92	\$2,938.26	\$3,949.32	\$4,824.78	\$5,228.42	\$5,653.37	\$6,112.61	\$6,652.75
93	\$3,125.76	\$4,198.77	\$5,129.90	\$5,548.01	\$5,992.22	\$6,474.50	\$7,043.75
94	\$3,327.17	\$4,466.97	\$5,458.30	\$5,891.14	\$6,355.38	\$6,861.81	\$7,461.78
95	\$3,543.45	\$4,755.45	\$5,811.81	\$6,259.51	\$6,744.59	\$7,276.42	\$7,908.68
96	\$3,775.71	\$5,065.62	\$6,192.29	\$6,654.98	\$7,161.75	\$7,720.17	\$8,386.49
97	\$4,025.19	\$5,399.16	\$6,601.84	\$7,079.56	\$7,608.82	\$8,195.10	\$8,897.31
98	\$4,293.12	\$5,757.84	\$7,042.69	\$7,535.36	\$8,088.01	\$8,703.52	\$9,443.45
99	\$4,580.85	\$6,143.55	\$7,517.21	\$8,024.75	\$8,601.54	\$9,247.70	\$10,027.30
100	\$4,889.88	\$6,558.33	\$8,027.96	\$8,550.13	\$9,151.93	\$9,830.16	\$10,651.53

Policy Form Series: LTC2-VAL

Value

\$10 Annual Rates After 16.91% Increase

100 Day Elimination Period

100% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$128.03	\$160.06	\$188.05	\$218.31	\$248.63	\$279.97	\$315.59
31	\$131.15	\$164.05	\$192.77	\$223.89	\$255.00	\$287.19	\$323.83
32	\$134.36	\$168.14	\$197.60	\$229.56	\$261.52	\$294.59	\$332.34
33	\$137.64	\$172.32	\$202.57	\$235.43	\$268.25	\$302.17	\$341.03
34	\$141.02	\$176.59	\$207.66	\$241.39	\$275.11	\$309.96	\$349.96
35	\$144.46	\$180.97	\$212.90	\$247.52	\$282.17	\$317.97	\$359.13
36	\$146.97	\$184.17	\$216.68	\$252.00	\$287.35	\$323.86	\$365.91
37	\$149.52	\$187.45	\$220.60	\$256.61	\$292.63	\$329.91	\$372.81
38	\$152.11	\$190.75	\$224.57	\$261.31	\$298.08	\$336.05	\$379.83
39	\$154.78	\$194.13	\$228.61	\$266.06	\$303.56	\$342.31	\$387.01
40	\$157.44	\$197.59	\$232.71	\$270.91	\$309.17	\$348.65	\$394.33
41	\$160.18	\$201.10	\$236.93	\$275.86	\$314.87	\$355.16	\$401.75
42	\$162.96	\$204.67	\$241.16	\$280.91	\$320.67	\$361.77	\$409.33
43	\$165.76	\$208.28	\$245.51	\$286.04	\$326.59	\$368.49	\$417.04
44	\$168.65	\$211.96	\$249.94	\$291.25	\$332.61	\$375.34	\$424.90
45	\$171.61	\$215.72	\$254.43	\$296.58	\$338.73	\$382.31	\$432.93
46	\$174.19	\$219.07	\$258.44	\$301.32	\$344.23	\$388.60	\$440.08
47	\$176.82	\$222.48	\$262.54	\$306.18	\$349.80	\$394.94	\$447.32
48	\$179.46	\$225.89	\$266.67	\$311.07	\$355.49	\$401.41	\$454.74
49	\$182.18	\$229.42	\$270.86	\$316.03	\$361.27	\$407.97	\$462.23
50	\$184.92	\$232.96	\$275.13	\$321.12	\$367.10	\$414.65	\$469.83
51	\$187.68	\$236.59	\$279.48	\$326.25	\$373.06	\$421.44	\$477.61
52	\$190.53	\$240.25	\$283.87	\$331.47	\$379.10	\$428.34	\$485.48
53	\$193.37	\$243.95	\$288.35	\$336.76	\$385.28	\$435.34	\$493.45
54	\$196.32	\$247.73	\$292.89	\$342.17	\$391.51	\$442.44	\$501.62
55	\$199.28	\$251.58	\$297.50	\$347.65	\$397.84	\$449.71	\$509.88
56	\$207.84	\$262.93	\$311.30	\$364.30	\$417.31	\$472.04	\$535.53
57	\$216.81	\$274.76	\$325.76	\$381.73	\$437.69	\$495.49	\$562.49
58	\$226.15	\$287.18	\$340.87	\$399.96	\$459.11	\$520.10	\$590.77
59	\$235.92	\$300.15	\$356.72	\$419.12	\$481.55	\$545.94	\$620.50
60	\$246.09	\$313.66	\$373.28	\$439.14	\$505.04	\$573.05	\$651.72
61	\$256.69	\$327.82	\$390.58	\$460.16	\$529.76	\$601.54	\$684.49
62	\$267.73	\$342.59	\$408.70	\$482.17	\$555.63	\$631.38	\$718.95
63	\$287.81	\$367.68	\$438.21	\$515.61	\$593.06	\$672.92	\$765.36
64	\$309.33	\$394.59	\$469.76	\$551.39	\$632.98	\$717.20	\$814.78
65	\$332.50	\$423.51	\$503.69	\$589.61	\$675.62	\$764.38	\$867.41
66	\$357.43	\$454.54	\$540.00	\$630.51	\$721.11	\$814.64	\$923.38
67	\$384.15	\$487.82	\$578.92	\$674.26	\$769.63	\$868.24	\$983.00
68	\$419.36	\$533.71	\$634.26	\$735.88	\$837.60	\$942.75	\$1,065.43
69	\$457.82	\$583.87	\$694.88	\$803.16	\$911.50	\$1,023.63	\$1,154.73
70	\$499.75	\$638.78	\$761.33	\$876.57	\$991.95	\$1,111.44	\$1,251.53
71	\$545.61	\$698.85	\$834.11	\$956.74	\$1,079.51	\$1,206.82	\$1,356.45
72	\$595.61	\$764.55	\$913.84	\$1,044.18	\$1,174.78	\$1,310.37	\$1,470.15
73	\$655.13	\$844.31	\$1,011.75	\$1,152.75	\$1,294.09	\$1,440.86	\$1,614.24
74	\$720.64	\$932.41	\$1,120.17	\$1,272.64	\$1,425.47	\$1,584.31	\$1,772.38
75	\$792.65	\$1,029.67	\$1,240.21	\$1,404.98	\$1,570.24	\$1,742.10	\$1,946.04
76	\$871.91	\$1,137.11	\$1,373.14	\$1,551.10	\$1,729.67	\$1,915.55	\$2,136.68
77	\$959.07	\$1,255.75	\$1,520.25	\$1,712.38	\$1,905.27	\$2,106.29	\$2,346.02
78	\$1,039.50	\$1,366.71	\$1,659.11	\$1,863.83	\$2,069.31	\$2,283.41	\$2,538.08
79	\$1,126.78	\$1,487.51	\$1,810.64	\$2,028.62	\$2,247.45	\$2,475.47	\$2,745.83
80	\$1,221.34	\$1,619.00	\$1,976.05	\$2,208.01	\$2,440.93	\$2,683.65	\$2,970.60
81	\$1,323.83	\$1,762.07	\$2,156.56	\$2,403.28	\$2,651.09	\$2,909.33	\$3,213.78
82	\$1,434.92	\$1,917.82	\$2,353.58	\$2,615.75	\$2,879.31	\$3,154.01	\$3,476.84
83	\$1,574.47	\$2,112.09	\$2,598.72	\$2,880.65	\$3,164.55	\$3,460.64	\$3,808.04
84	\$1,727.61	\$2,326.09	\$2,869.41	\$3,172.34	\$3,478.03	\$3,797.14	\$4,170.83
85	\$1,853.71	\$2,493.45	\$3,073.25	\$3,393.05	\$3,716.80	\$4,055.87	\$4,453.48
86	\$1,992.58	\$2,678.31	\$3,298.88	\$3,636.84	\$3,980.14	\$4,340.85	\$4,764.41
87	\$2,145.49	\$2,882.48	\$3,548.65	\$3,906.15	\$4,270.63	\$4,654.75	\$5,106.45
88	\$2,291.35	\$3,075.47	\$3,783.84	\$4,157.82	\$4,541.44	\$4,947.40	\$5,426.49
89	\$2,450.00	\$3,285.73	\$4,040.45	\$4,431.75	\$4,835.83	\$5,265.13	\$5,773.75
90	\$2,622.53	\$3,514.82	\$4,320.38	\$4,729.95	\$5,155.87	\$5,610.18	\$6,150.57
91	\$2,810.16	\$3,764.40	\$4,625.85	\$5,054.59	\$5,503.75	\$5,984.85	\$6,559.41
92	\$3,014.22	\$4,036.29	\$4,959.05	\$5,407.97	\$5,881.91	\$6,391.71	\$7,003.09
93	\$3,201.72	\$4,285.74	\$5,264.17	\$5,727.56	\$6,220.76	\$6,753.60	\$7,394.09
94	\$3,403.13	\$4,553.94	\$5,592.57	\$6,070.69	\$6,583.92	\$7,140.91	\$7,812.12
95	\$3,619.41	\$4,842.42	\$5,946.08	\$6,439.06	\$6,973.13	\$7,555.52	\$8,259.02
96	\$3,851.67	\$5,152.59	\$6,326.56	\$6,834.53	\$7,390.29	\$7,999.27	\$8,736.83
97	\$4,101.15	\$5,486.13	\$6,736.11	\$7,259.11	\$7,837.36	\$8,474.20	\$9,247.65
98	\$4,369.08	\$5,844.81	\$7,176.96	\$7,714.91	\$8,316.55	\$8,982.62	\$9,793.79
99	\$4,656.81	\$6,230.52	\$7,651.48	\$8,204.30	\$8,830.08	\$9,526.80	\$10,377.64
100	\$4,965.84	\$6,645.30	\$8,162.23	\$8,729.68	\$9,380.47	\$10,109.26	\$11,001.87

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$54.97	\$64.28	\$71.86	\$79.24	\$87.21	\$96.06	\$105.96
31	\$55.65	\$65.28	\$73.12	\$80.75	\$88.90	\$97.94	\$108.14
32	\$56.34	\$66.26	\$74.40	\$82.25	\$90.59	\$99.89	\$110.35
33	\$57.03	\$67.31	\$75.72	\$83.79	\$92.35	\$101.86	\$112.64
34	\$57.71	\$68.33	\$77.06	\$85.32	\$94.15	\$103.86	\$114.95
35	\$58.43	\$69.42	\$78.43	\$86.92	\$95.95	\$105.93	\$117.33
36	\$59.16	\$70.50	\$79.80	\$88.50	\$97.77	\$107.94	\$119.67
37	\$59.90	\$71.58	\$81.22	\$90.14	\$99.61	\$110.02	\$122.02
38	\$60.66	\$72.72	\$82.64	\$91.80	\$101.50	\$112.18	\$124.45
39	\$61.44	\$73.85	\$84.09	\$93.49	\$103.41	\$114.31	\$126.93
40	\$62.21	\$75.00	\$85.60	\$95.22	\$105.38	\$116.51	\$129.47
41	\$62.99	\$76.18	\$87.07	\$96.95	\$107.36	\$118.77	\$132.03
42	\$63.81	\$77.37	\$88.62	\$98.73	\$109.37	\$121.07	\$134.63
43	\$64.63	\$78.59	\$90.20	\$100.57	\$111.44	\$123.40	\$137.35
44	\$65.42	\$79.80	\$91.79	\$102.40	\$113.55	\$125.76	\$140.05
45	\$66.26	\$81.07	\$93.40	\$104.27	\$115.69	\$128.19	\$142.84
46	\$67.33	\$82.57	\$95.32	\$106.49	\$118.22	\$130.99	\$146.01
47	\$68.43	\$84.15	\$97.28	\$108.76	\$120.79	\$133.89	\$149.28
48	\$69.54	\$85.72	\$99.30	\$111.06	\$123.40	\$136.84	\$152.61
49	\$70.67	\$87.36	\$101.35	\$113.44	\$126.05	\$139.82	\$156.02
50	\$71.83	\$89.00	\$103.43	\$115.86	\$128.80	\$142.90	\$159.51
51	\$72.99	\$90.66	\$105.60	\$118.32	\$131.58	\$146.07	\$163.08
52	\$74.18	\$92.39	\$107.78	\$120.81	\$134.45	\$149.28	\$166.69
53	\$75.40	\$94.15	\$109.99	\$123.40	\$137.36	\$152.56	\$170.42
54	\$76.60	\$95.92	\$112.26	\$126.02	\$140.34	\$155.93	\$174.21
55	\$77.85	\$97.71	\$114.58	\$128.68	\$143.39	\$159.35	\$178.11
56	\$83.96	\$104.74	\$122.29	\$137.50	\$153.32	\$170.47	\$190.66
57	\$90.54	\$112.28	\$130.52	\$146.91	\$163.91	\$182.36	\$204.07
58	\$97.62	\$120.35	\$139.31	\$156.96	\$175.25	\$195.10	\$218.41
59	\$105.29	\$128.98	\$148.70	\$167.68	\$187.37	\$208.73	\$233.77
60	\$113.53	\$138.27	\$158.69	\$179.14	\$200.35	\$223.31	\$250.22
61	\$122.43	\$148.18	\$169.37	\$191.41	\$214.20	\$238.91	\$267.82
62	\$132.03	\$158.83	\$180.78	\$204.49	\$229.04	\$255.59	\$286.68
63	\$143.86	\$173.19	\$197.18	\$223.24	\$250.18	\$279.32	\$313.42
64	\$156.76	\$188.88	\$215.07	\$243.71	\$273.30	\$305.26	\$342.67
65	\$170.82	\$205.94	\$234.61	\$266.06	\$298.53	\$333.61	\$374.64
66	\$186.16	\$224.56	\$255.88	\$290.47	\$326.11	\$364.57	\$409.59
67	\$202.85	\$244.86	\$279.12	\$317.09	\$356.24	\$398.41	\$447.81
68	\$225.88	\$273.35	\$312.02	\$353.90	\$397.10	\$443.73	\$498.31
69	\$251.56	\$305.12	\$348.82	\$395.02	\$442.70	\$494.18	\$554.56
70	\$280.15	\$340.59	\$389.94	\$440.90	\$493.48	\$550.34	\$617.17
71	\$311.99	\$380.21	\$435.91	\$492.11	\$550.13	\$612.90	\$686.78
72	\$347.43	\$424.42	\$487.29	\$549.25	\$613.25	\$682.58	\$764.26
73	\$389.44	\$477.53	\$549.52	\$618.03	\$688.86	\$765.64	\$856.32
74	\$436.54	\$537.28	\$619.72	\$695.42	\$773.77	\$858.79	\$959.46
75	\$489.30	\$604.47	\$698.86	\$782.48	\$869.11	\$963.29	\$1,075.02
76	\$548.49	\$680.09	\$788.14	\$880.47	\$976.25	\$1,080.52	\$1,204.51
77	\$614.81	\$765.19	\$888.80	\$990.72	\$1,096.55	\$1,212.01	\$1,349.57
78	\$672.35	\$839.88	\$977.78	\$1,087.64	\$1,201.76	\$1,326.37	\$1,474.54
79	\$735.24	\$921.80	\$1,075.65	\$1,194.03	\$1,317.06	\$1,451.52	\$1,611.10
80	\$804.01	\$1,011.77	\$1,183.32	\$1,310.78	\$1,443.44	\$1,588.49	\$1,760.28
81	\$879.22	\$1,110.52	\$1,301.76	\$1,439.01	\$1,581.99	\$1,738.37	\$1,923.31
82	\$961.49	\$1,218.88	\$1,432.08	\$1,579.77	\$1,733.76	\$1,902.37	\$2,101.38
83	\$1,058.63	\$1,346.34	\$1,585.30	\$1,745.20	\$1,912.32	\$2,095.54	\$2,311.61
84	\$1,165.63	\$1,487.14	\$1,754.94	\$1,927.94	\$2,109.26	\$2,308.27	\$2,542.85
85	\$1,283.43	\$1,642.63	\$1,942.68	\$2,129.84	\$2,326.47	\$2,542.64	\$2,797.22
86	\$1,413.11	\$1,814.42	\$2,150.57	\$2,352.86	\$2,566.07	\$2,800.80	\$3,077.02
87	\$1,555.97	\$2,004.15	\$2,380.66	\$2,599.27	\$2,830.36	\$3,085.16	\$3,384.87
88	\$1,692.19	\$2,183.49	\$2,597.34	\$2,829.47	\$3,076.74	\$3,350.20	\$3,672.83
89	\$1,840.34	\$2,378.87	\$2,833.73	\$3,080.12	\$3,344.60	\$3,638.03	\$3,985.34
90	\$2,001.46	\$2,591.72	\$3,091.61	\$3,352.93	\$3,635.75	\$3,950.56	\$4,324.43
91	\$2,176.70	\$2,823.65	\$3,372.98	\$3,649.94	\$3,952.26	\$4,289.99	\$4,692.36
92	\$2,367.31	\$3,076.29	\$3,679.96	\$3,973.21	\$4,296.31	\$4,658.52	\$5,091.62
93	\$2,542.41	\$3,308.06	\$3,961.05	\$4,265.61	\$4,604.62	\$4,986.32	\$5,443.49
94	\$2,730.53	\$3,557.33	\$4,263.61	\$4,579.50	\$4,935.02	\$5,337.15	\$5,819.69
95	\$2,932.50	\$3,825.38	\$4,589.27	\$4,916.52	\$5,289.14	\$5,712.70	\$6,221.84
96	\$3,149.45	\$4,113.60	\$4,939.76	\$5,278.30	\$5,668.67	\$6,114.66	\$6,651.83
97	\$3,382.44	\$4,423.52	\$5,317.07	\$5,666.73	\$6,075.43	\$6,544.93	\$7,111.54
98	\$3,632.64	\$4,756.82	\$5,723.20	\$6,083.76	\$6,511.37	\$7,005.43	\$7,602.97
99	\$3,901.40	\$5,115.26	\$6,160.37	\$6,531.46	\$6,978.59	\$7,498.34	\$8,128.40
100	\$4,190.01	\$5,500.67	\$6,630.88	\$7,012.10	\$7,479.38	\$8,025.94	\$8,690.14

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$62.02	\$73.77	\$84.39	\$95.51	\$105.97	\$117.37	\$129.69
31	\$64.34	\$76.62	\$87.71	\$99.36	\$110.26	\$122.14	\$135.03
32	\$66.71	\$79.60	\$91.21	\$103.34	\$114.73	\$127.15	\$140.56
33	\$69.15	\$82.72	\$94.85	\$107.51	\$119.37	\$132.30	\$146.31
34	\$71.69	\$85.91	\$98.59	\$111.80	\$124.22	\$137.72	\$152.29
35	\$74.35	\$89.27	\$102.53	\$116.29	\$129.28	\$143.32	\$158.54
36	\$76.59	\$92.13	\$105.87	\$120.12	\$133.58	\$148.13	\$163.92
37	\$78.92	\$95.09	\$109.33	\$124.11	\$138.06	\$153.08	\$169.43
38	\$81.33	\$98.15	\$112.88	\$128.22	\$142.69	\$158.25	\$175.19
39	\$83.82	\$101.30	\$116.60	\$132.49	\$147.45	\$163.55	\$181.09
40	\$86.32	\$104.54	\$120.43	\$136.88	\$152.38	\$169.04	\$187.25
41	\$88.97	\$107.86	\$124.34	\$141.38	\$157.48	\$174.72	\$193.55
42	\$91.68	\$111.33	\$128.43	\$146.08	\$162.74	\$180.60	\$200.05
43	\$94.45	\$114.93	\$132.64	\$150.92	\$168.15	\$186.67	\$206.88
44	\$97.31	\$118.59	\$136.98	\$155.91	\$173.79	\$192.92	\$213.83
45	\$100.29	\$122.41	\$141.47	\$161.06	\$179.62	\$199.41	\$221.08
46	\$103.02	\$125.87	\$145.57	\$165.85	\$185.00	\$205.39	\$227.73
47	\$105.77	\$129.50	\$149.81	\$170.75	\$190.49	\$211.57	\$234.60
48	\$108.62	\$133.17	\$154.18	\$175.79	\$196.20	\$217.92	\$241.70
49	\$111.58	\$136.99	\$158.68	\$180.99	\$202.06	\$224.46	\$248.98
50	\$114.58	\$140.87	\$163.29	\$186.36	\$208.11	\$231.21	\$256.49
51	\$117.65	\$144.87	\$168.05	\$191.87	\$214.29	\$238.18	\$264.22
52	\$120.86	\$149.02	\$172.97	\$197.53	\$220.72	\$245.34	\$272.19
53	\$124.10	\$153.29	\$178.01	\$203.38	\$227.32	\$252.69	\$280.41
54	\$127.46	\$157.66	\$183.18	\$209.39	\$234.11	\$260.32	\$288.85
55	\$130.89	\$162.13	\$188.50	\$215.58	\$241.10	\$268.11	\$297.56
56	\$139.34	\$172.58	\$200.58	\$229.70	\$257.16	\$286.15	\$317.80
57	\$148.33	\$183.70	\$213.41	\$244.73	\$274.25	\$305.41	\$339.37
58	\$157.86	\$195.52	\$227.10	\$260.74	\$292.49	\$325.96	\$362.41
59	\$168.05	\$208.09	\$241.64	\$277.80	\$311.93	\$347.86	\$387.04
60	\$178.91	\$221.51	\$257.08	\$295.98	\$332.69	\$371.28	\$413.32
61	\$190.45	\$235.73	\$273.56	\$315.38	\$354.84	\$396.27	\$441.38
62	\$202.71	\$250.88	\$291.11	\$336.04	\$378.40	\$422.93	\$471.39
63	\$220.58	\$272.89	\$316.44	\$364.71	\$410.28	\$458.11	\$510.32
64	\$240.00	\$296.87	\$344.00	\$395.83	\$444.77	\$496.23	\$552.50
65	\$261.13	\$322.89	\$373.98	\$429.66	\$482.22	\$537.55	\$598.18
66	\$284.15	\$351.20	\$406.55	\$466.34	\$522.81	\$582.26	\$647.55
67	\$309.14	\$382.03	\$442.01	\$506.15	\$566.81	\$630.70	\$701.11
68	\$341.40	\$423.08	\$490.37	\$559.67	\$625.17	\$694.39	\$770.77
69	\$377.03	\$468.50	\$544.01	\$618.88	\$689.58	\$764.51	\$847.41
70	\$416.33	\$518.82	\$603.55	\$684.33	\$760.61	\$841.66	\$931.68
71	\$459.80	\$574.58	\$669.54	\$756.71	\$838.94	\$926.65	\$1,024.29
72	\$507.73	\$636.28	\$742.81	\$836.73	\$925.36	\$1,020.19	\$1,126.11
73	\$563.51	\$709.40	\$830.75	\$933.15	\$1,029.72	\$1,133.26	\$1,249.21
74	\$625.37	\$790.94	\$929.12	\$1,040.70	\$1,145.81	\$1,258.86	\$1,385.77
75	\$694.08	\$881.79	\$1,039.15	\$1,160.63	\$1,275.00	\$1,398.38	\$1,537.26
76	\$770.36	\$983.16	\$1,162.23	\$1,294.35	\$1,418.80	\$1,553.37	\$1,705.31
77	\$854.95	\$1,096.14	\$1,299.83	\$1,443.54	\$1,578.76	\$1,725.55	\$1,891.72
78	\$930.59	\$1,198.30	\$1,425.87	\$1,579.23	\$1,723.16	\$1,879.73	\$2,057.02
79	\$1,012.87	\$1,309.99	\$1,564.16	\$1,727.68	\$1,880.81	\$2,047.71	\$2,236.79
80	\$1,102.40	\$1,432.11	\$1,715.87	\$1,890.06	\$2,052.83	\$2,230.70	\$2,432.28
81	\$1,199.92	\$1,565.60	\$1,882.26	\$2,067.73	\$2,240.65	\$2,430.03	\$2,644.82
82	\$1,306.05	\$1,711.53	\$2,064.81	\$2,262.08	\$2,445.60	\$2,647.16	\$2,875.96
83	\$1,434.93	\$1,887.38	\$2,284.83	\$2,496.63	\$2,693.52	\$2,910.37	\$3,156.33
84	\$1,576.55	\$2,081.25	\$2,528.29	\$2,755.48	\$2,966.56	\$3,199.76	\$3,464.02
85	\$1,694.35	\$2,236.74	\$2,716.03	\$2,957.38	\$3,183.77	\$3,434.13	\$3,718.39
86	\$1,824.03	\$2,408.53	\$2,923.92	\$3,180.40	\$3,423.37	\$3,692.29	\$3,998.19
87	\$1,966.89	\$2,598.26	\$3,154.01	\$3,426.81	\$3,687.66	\$3,976.65	\$4,306.04
88	\$2,103.11	\$2,777.60	\$3,370.69	\$3,657.01	\$3,934.04	\$4,241.69	\$4,594.00
89	\$2,251.26	\$2,972.98	\$3,607.08	\$3,907.66	\$4,201.90	\$4,529.52	\$4,906.51
90	\$2,412.38	\$3,185.83	\$3,864.96	\$4,180.47	\$4,493.05	\$4,842.05	\$5,245.60
91	\$2,587.62	\$3,417.76	\$4,146.33	\$4,477.48	\$4,809.56	\$5,181.48	\$5,613.53
92	\$2,778.23	\$3,670.40	\$4,453.31	\$4,800.75	\$5,153.61	\$5,550.01	\$6,012.79
93	\$2,953.33	\$3,902.17	\$4,734.40	\$5,093.15	\$5,461.92	\$5,877.81	\$6,364.66
94	\$3,141.45	\$4,151.44	\$5,036.96	\$5,407.04	\$5,792.32	\$6,228.64	\$6,740.86
95	\$3,343.42	\$4,419.49	\$5,362.62	\$5,744.06	\$6,146.44	\$6,604.19	\$7,143.01
96	\$3,560.37	\$4,707.71	\$5,713.11	\$6,105.84	\$6,525.97	\$7,006.15	\$7,573.00
97	\$3,793.36	\$5,017.63	\$6,090.42	\$6,494.27	\$6,932.73	\$7,436.42	\$8,032.71
98	\$4,043.56	\$5,350.93	\$6,496.55	\$6,911.30	\$7,368.67	\$7,896.92	\$8,524.14
99	\$4,312.32	\$5,709.37	\$6,933.72	\$7,359.00	\$7,835.89	\$8,389.83	\$9,049.57
100	\$4,600.93	\$6,094.78	\$7,404.23	\$7,839.64	\$8,336.68	\$8,917.43	\$9,611.31

Policy Form Series: LTC2-VAL

Value

\$10 Annual Rates After 16.91% Increase

100 Day Elimination Period

75% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$123.44	\$153.33	\$178.26	\$205.19	\$232.13	\$259.97	\$290.78
31	\$126.50	\$157.15	\$182.71	\$210.44	\$238.10	\$266.65	\$298.38
32	\$129.58	\$161.04	\$187.30	\$215.80	\$244.15	\$273.54	\$306.17
33	\$132.75	\$165.05	\$192.02	\$221.26	\$250.42	\$280.60	\$314.19
34	\$135.99	\$169.13	\$196.86	\$226.89	\$256.88	\$287.85	\$322.41
35	\$139.32	\$173.36	\$201.77	\$232.64	\$263.45	\$295.27	\$330.87
36	\$141.71	\$176.43	\$205.42	\$236.88	\$268.29	\$300.74	\$337.11
37	\$144.17	\$179.55	\$209.13	\$241.23	\$273.23	\$306.34	\$343.47
38	\$146.68	\$182.74	\$212.87	\$245.63	\$278.28	\$312.07	\$349.95
39	\$149.26	\$185.97	\$216.70	\$250.11	\$283.39	\$317.84	\$356.55
40	\$151.81	\$189.28	\$220.62	\$254.66	\$288.65	\$323.77	\$363.30
41	\$154.47	\$192.65	\$224.54	\$259.30	\$293.97	\$329.79	\$370.14
42	\$157.15	\$196.05	\$228.62	\$264.04	\$299.40	\$335.92	\$377.11
43	\$159.89	\$199.51	\$232.74	\$268.86	\$304.89	\$342.19	\$384.25
44	\$162.65	\$203.05	\$236.93	\$273.77	\$310.53	\$348.52	\$391.46
45	\$165.47	\$206.67	\$241.21	\$278.76	\$316.26	\$355.02	\$398.88
46	\$167.98	\$209.86	\$244.98	\$283.23	\$321.41	\$360.80	\$405.47
47	\$170.52	\$213.13	\$248.84	\$287.80	\$326.61	\$366.73	\$412.14
48	\$173.05	\$216.40	\$252.77	\$292.38	\$331.90	\$372.73	\$418.94
49	\$175.70	\$219.77	\$256.75	\$297.07	\$337.27	\$378.83	\$425.84
50	\$178.32	\$223.17	\$260.79	\$301.84	\$342.75	\$385.01	\$432.87
51	\$180.99	\$226.59	\$264.92	\$306.67	\$348.27	\$391.35	\$440.03
52	\$183.72	\$230.13	\$269.09	\$311.58	\$353.95	\$397.73	\$447.26
53	\$186.51	\$233.72	\$273.31	\$316.57	\$359.70	\$404.23	\$454.65
54	\$189.32	\$237.32	\$277.64	\$321.65	\$365.53	\$410.86	\$462.15
55	\$192.16	\$240.97	\$282.00	\$326.80	\$371.46	\$417.59	\$469.79
56	\$200.45	\$251.88	\$295.08	\$342.43	\$389.62	\$438.32	\$493.42
57	\$209.11	\$263.21	\$308.80	\$358.82	\$408.65	\$460.09	\$518.22
58	\$218.07	\$275.10	\$323.14	\$375.97	\$428.64	\$482.92	\$544.27
59	\$227.53	\$287.50	\$338.12	\$393.97	\$449.58	\$506.92	\$571.69
60	\$237.31	\$300.47	\$353.79	\$412.77	\$471.53	\$532.10	\$600.45
61	\$247.57	\$314.01	\$370.23	\$432.55	\$494.60	\$558.55	\$630.64
62	\$258.21	\$328.15	\$387.43	\$453.26	\$518.77	\$586.29	\$662.35
63	\$277.57	\$352.21	\$415.35	\$484.69	\$553.70	\$624.87	\$705.12
64	\$298.33	\$378.01	\$445.31	\$518.28	\$590.99	\$665.97	\$750.66
65	\$320.65	\$405.69	\$477.41	\$554.24	\$630.75	\$709.77	\$799.14
66	\$344.70	\$435.38	\$511.85	\$592.69	\$673.24	\$756.45	\$850.73
67	\$370.48	\$467.30	\$548.77	\$633.79	\$718.58	\$806.20	\$905.66
68	\$404.45	\$511.25	\$601.24	\$691.71	\$781.97	\$875.42	\$981.56
69	\$441.50	\$559.28	\$658.73	\$754.95	\$851.01	\$950.51	\$1,063.84
70	\$481.96	\$611.89	\$721.65	\$823.97	\$926.12	\$1,032.06	\$1,153.09
71	\$526.17	\$669.43	\$790.66	\$899.30	\$1,007.87	\$1,120.63	\$1,249.73
72	\$574.39	\$732.35	\$866.23	\$981.51	\$1,096.80	\$1,216.77	\$1,354.45
73	\$631.81	\$808.78	\$959.02	\$1,083.58	\$1,208.21	\$1,337.90	\$1,487.17
74	\$694.96	\$893.17	\$1,061.83	\$1,196.25	\$1,330.87	\$1,471.14	\$1,632.90
75	\$764.41	\$986.34	\$1,175.57	\$1,320.65	\$1,465.98	\$1,617.62	\$1,792.87
76	\$840.86	\$1,089.25	\$1,301.56	\$1,458.01	\$1,614.86	\$1,778.71	\$1,968.55
77	\$924.90	\$1,202.89	\$1,441.05	\$1,609.64	\$1,778.81	\$1,955.83	\$2,161.43
78	\$1,002.52	\$1,309.23	\$1,572.69	\$1,751.98	\$1,931.96	\$2,120.31	\$2,338.36
79	\$1,086.67	\$1,424.90	\$1,716.35	\$1,906.91	\$2,098.26	\$2,298.64	\$2,529.78
80	\$1,177.84	\$1,550.83	\$1,873.14	\$2,075.50	\$2,278.89	\$2,491.95	\$2,736.85
81	\$1,276.69	\$1,687.93	\$2,044.22	\$2,259.05	\$2,475.12	\$2,701.52	\$2,960.92
82	\$1,383.84	\$1,837.09	\$2,230.96	\$2,458.84	\$2,688.20	\$2,928.71	\$3,203.27
83	\$1,518.40	\$2,023.21	\$2,463.32	\$2,707.80	\$2,954.51	\$3,213.46	\$3,508.43
84	\$1,666.10	\$2,228.20	\$2,719.93	\$2,981.98	\$3,247.19	\$3,525.86	\$3,842.64
85	\$1,783.90	\$2,383.69	\$2,907.67	\$3,183.88	\$3,464.40	\$3,760.23	\$4,097.01
86	\$1,913.58	\$2,555.48	\$3,115.56	\$3,406.90	\$3,704.00	\$4,018.39	\$4,376.81
87	\$2,056.44	\$2,745.21	\$3,345.65	\$3,653.31	\$3,968.29	\$4,302.75	\$4,684.66
88	\$2,192.66	\$2,924.55	\$3,562.33	\$3,883.51	\$4,214.67	\$4,567.79	\$4,972.62
89	\$2,340.81	\$3,119.93	\$3,798.72	\$4,134.16	\$4,482.53	\$4,855.62	\$5,285.13
90	\$2,501.93	\$3,332.78	\$4,056.60	\$4,406.97	\$4,773.68	\$5,168.15	\$5,624.22
91	\$2,677.17	\$3,564.71	\$4,337.97	\$4,703.98	\$5,090.19	\$5,507.58	\$5,992.15
92	\$2,867.78	\$3,817.35	\$4,644.95	\$5,027.25	\$5,434.24	\$5,876.11	\$6,391.41
93	\$3,042.88	\$4,049.12	\$4,926.04	\$5,319.65	\$5,742.55	\$6,203.91	\$6,743.28
94	\$3,231.00	\$4,298.39	\$5,228.60	\$5,633.54	\$6,072.95	\$6,554.74	\$7,119.48
95	\$3,432.97	\$4,566.44	\$5,554.26	\$5,970.56	\$6,427.07	\$6,930.29	\$7,521.63
96	\$3,649.92	\$4,854.66	\$5,904.75	\$6,332.34	\$6,806.60	\$7,332.25	\$7,951.62
97	\$3,882.91	\$5,164.58	\$6,282.06	\$6,720.77	\$7,213.36	\$7,762.52	\$8,411.33
98	\$4,133.11	\$5,497.88	\$6,688.19	\$7,137.80	\$7,649.30	\$8,223.02	\$8,902.76
99	\$4,401.87	\$5,856.32	\$7,125.36	\$7,585.50	\$8,116.52	\$8,715.93	\$9,428.19
100	\$4,690.48	\$6,241.73	\$7,595.87	\$8,066.14	\$8,617.31	\$9,243.53	\$9,989.93

Policy Form Series: LTC2-VAL

Value

\$10 Annual Rates After 16.91% Increase

100 Day Elimination Period

50% Home Care

No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$50.89	\$58.95	\$65.57	\$71.98	\$78.82	\$86.47	\$94.80
31	\$51.50	\$59.88	\$66.73	\$73.33	\$80.34	\$88.16	\$96.74
32	\$52.12	\$60.80	\$67.92	\$74.71	\$81.90	\$89.90	\$98.75
33	\$52.75	\$61.74	\$69.12	\$76.07	\$83.50	\$91.67	\$100.76
34	\$53.42	\$62.68	\$70.34	\$77.49	\$85.09	\$93.50	\$102.87
35	\$54.05	\$63.65	\$71.58	\$78.93	\$86.72	\$95.32	\$104.96
36	\$54.74	\$64.64	\$72.83	\$80.38	\$88.36	\$97.16	\$107.07
37	\$55.42	\$65.64	\$74.11	\$81.87	\$90.03	\$99.03	\$109.19
38	\$56.14	\$66.69	\$75.43	\$83.37	\$91.74	\$100.95	\$111.35
39	\$56.84	\$67.75	\$76.75	\$84.91	\$93.43	\$102.90	\$113.57
40	\$57.57	\$68.79	\$78.12	\$86.47	\$95.25	\$104.88	\$115.83
41	\$58.28	\$69.88	\$79.48	\$88.04	\$97.01	\$106.91	\$118.13
42	\$59.04	\$70.96	\$80.89	\$89.66	\$98.88	\$108.98	\$120.45
43	\$59.79	\$72.08	\$82.33	\$91.31	\$100.74	\$111.06	\$122.87
44	\$60.54	\$73.19	\$83.78	\$92.98	\$102.64	\$113.20	\$125.30
45	\$61.30	\$74.33	\$85.25	\$94.70	\$104.55	\$115.39	\$127.78
46	\$62.29	\$75.73	\$87.00	\$96.71	\$106.84	\$117.93	\$130.66
47	\$63.32	\$77.17	\$88.80	\$98.78	\$109.15	\$120.52	\$133.56
48	\$64.32	\$78.61	\$90.64	\$100.87	\$111.53	\$123.18	\$136.54
49	\$65.39	\$80.12	\$92.51	\$103.02	\$113.94	\$125.87	\$139.59
50	\$66.46	\$81.64	\$94.40	\$105.20	\$116.40	\$128.66	\$142.71
51	\$67.52	\$83.17	\$96.37	\$107.44	\$118.93	\$131.49	\$145.90
52	\$68.61	\$84.72	\$98.37	\$109.72	\$121.52	\$134.38	\$149.15
53	\$69.76	\$86.34	\$100.37	\$112.06	\$124.16	\$137.35	\$152.47
54	\$70.88	\$87.94	\$102.45	\$114.45	\$126.85	\$140.34	\$155.86
55	\$72.02	\$89.65	\$104.59	\$116.85	\$129.59	\$143.43	\$159.35
56	\$77.68	\$96.08	\$111.63	\$124.86	\$138.57	\$153.42	\$170.58
57	\$83.78	\$102.96	\$119.13	\$133.41	\$148.15	\$164.18	\$182.58
58	\$90.34	\$110.37	\$127.15	\$142.51	\$158.38	\$175.62	\$195.43
59	\$97.41	\$118.29	\$135.71	\$152.29	\$169.36	\$187.90	\$209.18
60	\$105.04	\$126.81	\$144.83	\$162.69	\$181.08	\$201.02	\$223.89
61	\$113.29	\$135.92	\$154.60	\$173.83	\$193.60	\$215.06	\$239.65
62	\$122.14	\$145.69	\$164.97	\$185.70	\$206.98	\$230.06	\$256.51
63	\$133.10	\$158.88	\$179.97	\$202.73	\$226.10	\$251.41	\$280.44
64	\$145.06	\$173.21	\$196.29	\$221.32	\$247.02	\$274.76	\$306.60
65	\$158.05	\$188.90	\$214.12	\$241.63	\$269.82	\$300.30	\$335.19
66	\$172.24	\$205.97	\$233.55	\$263.77	\$294.74	\$328.17	\$366.48
67	\$187.68	\$224.60	\$254.75	\$287.95	\$321.98	\$358.63	\$400.67
68	\$209.01	\$250.69	\$284.79	\$321.43	\$358.91	\$399.40	\$445.88
69	\$232.74	\$279.85	\$318.35	\$358.73	\$400.11	\$444.84	\$496.20
70	\$259.18	\$312.40	\$355.89	\$400.38	\$446.01	\$495.39	\$552.17
71	\$288.64	\$348.73	\$397.83	\$446.90	\$497.21	\$551.71	\$614.49
72	\$321.46	\$389.29	\$444.74	\$498.80	\$554.26	\$614.43	\$683.83
73	\$360.32	\$437.98	\$501.57	\$561.24	\$622.58	\$689.18	\$766.19
74	\$403.89	\$492.79	\$565.61	\$631.52	\$699.32	\$773.04	\$858.49
75	\$452.75	\$554.43	\$637.86	\$710.59	\$785.53	\$867.12	\$961.88
76	\$507.49	\$623.78	\$719.30	\$799.55	\$882.33	\$972.63	\$1,077.75
77	\$568.86	\$701.82	\$811.18	\$899.67	\$991.08	\$1,090.99	\$1,207.53
78	\$622.07	\$770.31	\$892.39	\$987.69	\$1,086.16	\$1,193.94	\$1,319.34
79	\$680.25	\$845.48	\$981.70	\$1,084.27	\$1,190.41	\$1,306.59	\$1,441.52
80	\$743.90	\$928.01	\$1,079.98	\$1,190.35	\$1,304.61	\$1,429.88	\$1,575.00
81	\$813.49	\$1,018.57	\$1,188.11	\$1,306.80	\$1,429.79	\$1,564.78	\$1,720.87
82	\$889.60	\$1,117.96	\$1,307.04	\$1,434.61	\$1,566.98	\$1,712.43	\$1,880.22
83	\$979.48	\$1,234.86	\$1,446.85	\$1,584.83	\$1,728.36	\$1,886.30	\$2,068.30
84	\$1,078.47	\$1,364.00	\$1,601.69	\$1,750.81	\$1,906.38	\$2,077.79	\$2,275.21
85	\$1,187.45	\$1,506.62	\$1,773.07	\$1,934.14	\$2,102.71	\$2,288.75	\$2,502.80
86	\$1,307.47	\$1,664.18	\$1,962.78	\$2,136.68	\$2,319.24	\$2,521.12	\$2,753.17
87	\$1,439.61	\$1,838.21	\$2,172.80	\$2,360.44	\$2,558.11	\$2,777.12	\$3,028.58
88	\$1,565.64	\$2,002.69	\$2,370.53	\$2,569.52	\$2,780.81	\$3,015.72	\$3,286.28
89	\$1,702.74	\$2,181.89	\$2,586.28	\$2,797.11	\$3,022.88	\$3,274.78	\$3,565.87
90	\$1,851.81	\$2,377.13	\$2,821.66	\$3,044.86	\$3,286.06	\$3,556.13	\$3,869.27
91	\$2,013.93	\$2,589.86	\$3,078.47	\$3,314.55	\$3,572.09	\$3,861.64	\$4,198.48
92	\$2,190.29	\$2,821.58	\$3,358.63	\$3,608.13	\$3,883.07	\$4,193.39	\$4,555.71
93	\$2,352.30	\$3,034.15	\$3,615.16	\$3,873.65	\$4,161.69	\$4,488.44	\$4,870.53
94	\$2,526.33	\$3,262.78	\$3,891.31	\$4,158.70	\$4,460.33	\$4,804.26	\$5,207.14
95	\$2,713.22	\$3,508.62	\$4,188.52	\$4,464.76	\$4,780.39	\$5,142.29	\$5,566.97
96	\$2,913.96	\$3,772.99	\$4,508.44	\$4,793.33	\$5,123.42	\$5,504.11	\$5,951.70
97	\$3,129.51	\$4,057.28	\$4,852.79	\$5,146.05	\$5,491.04	\$5,891.41	\$6,363.00
98	\$3,361.02	\$4,362.99	\$5,223.48	\$5,524.75	\$5,885.07	\$6,305.94	\$6,802.76
99	\$3,609.67	\$4,691.70	\$5,622.42	\$5,931.34	\$6,307.32	\$6,749.65	\$7,272.87
100	\$3,876.70	\$5,045.20	\$6,051.86	\$6,367.82	\$6,759.91	\$7,224.57	\$7,775.46

Policy Form Series: LTC2-VAL

Value

\$10 Annual Rates After 16.91% Increase

100 Day Elimination Period

50% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$57.24	\$67.89	\$77.45	\$86.54	\$95.40	\$105.34	\$116.15
31	\$59.31	\$70.54	\$80.49	\$90.01	\$99.27	\$109.60	\$120.88
32	\$61.53	\$73.29	\$83.70	\$93.65	\$103.29	\$114.08	\$125.86
33	\$63.76	\$76.14	\$87.04	\$97.38	\$107.48	\$118.70	\$130.98
34	\$66.15	\$79.07	\$90.47	\$101.28	\$111.82	\$123.55	\$136.38
35	\$68.57	\$82.15	\$94.09	\$105.34	\$116.36	\$128.58	\$141.93
36	\$70.66	\$84.78	\$97.12	\$108.85	\$120.25	\$132.88	\$146.76
37	\$72.79	\$87.51	\$100.33	\$112.45	\$124.28	\$137.36	\$151.70
38	\$75.02	\$90.34	\$103.61	\$116.16	\$128.45	\$141.99	\$156.85
39	\$77.28	\$93.22	\$106.98	\$120.01	\$132.69	\$146.75	\$162.13
40	\$79.64	\$96.24	\$110.53	\$124.00	\$137.16	\$151.68	\$167.60
41	\$82.02	\$99.32	\$114.12	\$128.08	\$141.73	\$156.80	\$173.30
42	\$84.56	\$102.49	\$117.86	\$132.33	\$146.50	\$162.03	\$179.14
43	\$87.14	\$105.79	\$121.71	\$136.72	\$151.41	\$167.47	\$185.21
44	\$89.77	\$109.16	\$125.73	\$141.23	\$156.47	\$173.09	\$191.46
45	\$92.50	\$112.66	\$129.83	\$145.92	\$161.68	\$178.94	\$197.91
46	\$95.00	\$115.87	\$133.60	\$150.22	\$166.52	\$184.31	\$203.93
47	\$97.57	\$119.20	\$137.49	\$154.67	\$171.49	\$189.85	\$210.04
48	\$100.16	\$122.57	\$141.50	\$159.27	\$176.61	\$195.56	\$216.39
49	\$102.87	\$126.08	\$145.61	\$163.99	\$181.88	\$201.42	\$222.91
50	\$105.68	\$129.69	\$149.87	\$168.82	\$187.32	\$207.48	\$229.63
51	\$108.53	\$133.37	\$154.22	\$173.81	\$192.91	\$213.71	\$236.56
52	\$111.45	\$137.17	\$158.73	\$178.94	\$198.69	\$220.13	\$243.70
53	\$114.48	\$141.09	\$163.33	\$184.24	\$204.65	\$226.77	\$251.05
54	\$117.56	\$145.10	\$168.08	\$189.70	\$210.73	\$233.55	\$258.61
55	\$120.72	\$149.29	\$172.98	\$195.28	\$217.04	\$240.58	\$266.43
56	\$128.52	\$158.87	\$184.07	\$208.08	\$231.47	\$256.75	\$284.52
57	\$136.82	\$169.07	\$195.85	\$221.70	\$246.86	\$274.06	\$303.84
58	\$145.62	\$179.95	\$208.38	\$236.21	\$263.31	\$292.46	\$324.49
59	\$155.02	\$191.56	\$221.73	\$251.68	\$280.80	\$312.18	\$346.54
60	\$165.01	\$203.89	\$235.94	\$268.17	\$299.47	\$333.15	\$370.06
61	\$175.64	\$216.99	\$251.05	\$285.71	\$319.40	\$355.55	\$395.23
62	\$186.99	\$230.96	\$267.08	\$304.40	\$340.63	\$379.49	\$422.05
63	\$203.44	\$251.22	\$290.39	\$330.41	\$369.30	\$411.02	\$456.94
64	\$221.37	\$273.24	\$315.68	\$358.62	\$400.41	\$445.26	\$494.67
65	\$240.85	\$297.25	\$343.18	\$389.24	\$434.08	\$482.33	\$535.55
66	\$262.06	\$323.30	\$373.12	\$422.46	\$470.61	\$522.45	\$579.81
67	\$285.14	\$351.66	\$405.62	\$458.55	\$510.26	\$565.91	\$627.72
68	\$314.87	\$389.43	\$450.00	\$507.06	\$562.78	\$623.04	\$690.12
69	\$347.74	\$431.27	\$499.22	\$560.66	\$620.77	\$685.98	\$758.74
70	\$384.02	\$477.61	\$553.81	\$619.96	\$684.68	\$755.20	\$834.17
71	\$424.06	\$528.89	\$614.42	\$685.50	\$755.23	\$831.49	\$917.11
72	\$468.30	\$585.72	\$681.65	\$758.05	\$833.00	\$915.43	\$1,008.29
73	\$519.75	\$653.02	\$762.36	\$845.37	\$926.93	\$1,016.87	\$1,118.50
74	\$576.82	\$728.07	\$852.64	\$942.77	\$1,031.44	\$1,129.55	\$1,240.79
75	\$640.22	\$811.71	\$953.58	\$1,051.43	\$1,147.76	\$1,254.76	\$1,376.42
76	\$710.52	\$905.01	\$1,066.48	\$1,172.59	\$1,277.18	\$1,393.81	\$1,526.88
77	\$788.57	\$1,008.98	\$1,192.77	\$1,307.73	\$1,421.22	\$1,548.32	\$1,693.76
78	\$858.33	\$1,103.01	\$1,308.47	\$1,430.66	\$1,551.16	\$1,686.66	\$1,841.80
79	\$934.21	\$1,205.84	\$1,435.33	\$1,565.11	\$1,693.10	\$1,837.38	\$2,002.75
80	\$1,016.81	\$1,318.26	\$1,574.54	\$1,712.25	\$1,847.95	\$2,001.57	\$2,177.76
81	\$1,106.72	\$1,441.15	\$1,727.25	\$1,873.22	\$2,017.01	\$2,180.42	\$2,368.07
82	\$1,204.61	\$1,575.48	\$1,894.78	\$2,049.29	\$2,201.50	\$2,375.25	\$2,575.03
83	\$1,323.48	\$1,737.32	\$2,096.64	\$2,261.73	\$2,424.66	\$2,611.43	\$2,826.05
84	\$1,454.11	\$1,915.80	\$2,320.08	\$2,496.26	\$2,670.43	\$2,871.07	\$3,101.58
85	\$1,563.09	\$2,058.42	\$2,491.46	\$2,679.59	\$2,866.76	\$3,082.03	\$3,329.17
86	\$1,683.11	\$2,215.98	\$2,681.17	\$2,882.13	\$3,083.29	\$3,314.40	\$3,579.54
87	\$1,815.25	\$2,390.01	\$2,891.19	\$3,105.89	\$3,322.16	\$3,570.40	\$3,854.95
88	\$1,941.28	\$2,554.49	\$3,088.92	\$3,314.97	\$3,544.86	\$3,809.00	\$4,112.65
89	\$2,078.38	\$2,733.69	\$3,304.67	\$3,542.56	\$3,786.93	\$4,068.06	\$4,392.24
90	\$2,227.45	\$2,928.93	\$3,540.05	\$3,790.31	\$4,050.11	\$4,349.41	\$4,695.64
91	\$2,389.57	\$3,141.66	\$3,796.86	\$4,060.00	\$4,336.14	\$4,654.92	\$5,024.85
92	\$2,565.93	\$3,373.38	\$4,077.02	\$4,353.58	\$4,647.12	\$4,986.67	\$5,382.08
93	\$2,727.94	\$3,585.95	\$4,333.55	\$4,619.10	\$4,925.74	\$5,281.72	\$5,696.90
94	\$2,901.97	\$3,814.58	\$4,609.70	\$4,904.15	\$5,224.38	\$5,597.54	\$6,033.51
95	\$3,088.86	\$4,060.42	\$4,906.91	\$5,210.21	\$5,544.44	\$5,935.57	\$6,393.34
96	\$3,289.60	\$4,324.79	\$5,226.83	\$5,538.78	\$5,887.47	\$6,297.39	\$6,778.07
97	\$3,505.15	\$4,609.08	\$5,571.18	\$5,891.50	\$6,255.09	\$6,684.69	\$7,189.37
98	\$3,736.66	\$4,914.79	\$5,941.87	\$6,270.20	\$6,649.12	\$7,099.22	\$7,629.13
99	\$3,985.31	\$5,243.50	\$6,340.81	\$6,676.79	\$7,071.37	\$7,542.93	\$8,099.24
100	\$4,252.34	\$5,597.00	\$6,770.25	\$7,113.27	\$7,523.96	\$8,017.85	\$8,601.83

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$114.87	\$141.50	\$163.72	\$187.50	\$210.94	\$235.14	\$261.17
31	\$117.68	\$145.04	\$167.82	\$192.26	\$216.35	\$241.21	\$267.99
32	\$120.57	\$148.63	\$172.03	\$197.15	\$221.90	\$247.42	\$275.03
33	\$123.52	\$152.32	\$176.37	\$202.15	\$227.58	\$253.79	\$282.18
34	\$126.52	\$156.09	\$180.78	\$207.28	\$233.43	\$260.34	\$289.60
35	\$129.62	\$159.96	\$185.32	\$212.55	\$239.37	\$267.05	\$297.16
36	\$131.88	\$162.80	\$188.66	\$216.44	\$243.79	\$272.01	\$302.78
37	\$134.11	\$165.68	\$192.05	\$220.37	\$248.29	\$277.07	\$308.47
38	\$136.48	\$168.65	\$195.51	\$224.41	\$252.87	\$282.25	\$314.31
39	\$138.83	\$171.64	\$199.03	\$228.52	\$257.51	\$287.50	\$320.26
40	\$141.28	\$174.65	\$202.61	\$232.67	\$262.30	\$292.82	\$326.29
41	\$143.69	\$177.79	\$206.26	\$236.92	\$267.11	\$298.29	\$332.45
42	\$146.21	\$180.94	\$209.99	\$241.23	\$272.06	\$303.83	\$338.70
43	\$148.72	\$184.14	\$213.76	\$245.64	\$277.05	\$309.47	\$345.12
44	\$151.33	\$187.39	\$217.62	\$250.12	\$282.20	\$315.22	\$351.60
45	\$153.95	\$190.71	\$221.53	\$254.69	\$287.39	\$321.09	\$358.23
46	\$156.26	\$193.67	\$225.01	\$258.78	\$292.04	\$326.37	\$364.19
47	\$158.63	\$196.68	\$228.55	\$262.93	\$296.77	\$331.71	\$370.15
48	\$161.02	\$199.72	\$232.16	\$267.12	\$301.58	\$337.13	\$376.28
49	\$163.44	\$202.82	\$235.82	\$271.41	\$306.48	\$342.63	\$382.48
50	\$165.92	\$205.95	\$239.54	\$275.76	\$311.45	\$348.25	\$388.78
51	\$168.41	\$209.12	\$243.29	\$280.17	\$316.50	\$353.95	\$395.19
52	\$170.93	\$212.39	\$247.16	\$284.65	\$321.65	\$359.76	\$401.71
53	\$173.53	\$215.68	\$251.02	\$289.25	\$326.85	\$365.64	\$408.34
54	\$176.12	\$218.98	\$254.99	\$293.87	\$332.14	\$371.60	\$415.06
55	\$178.78	\$222.44	\$259.00	\$298.55	\$337.50	\$377.71	\$421.91
56	\$186.50	\$232.44	\$271.06	\$312.86	\$354.05	\$396.42	\$443.14
57	\$194.53	\$242.90	\$283.61	\$327.82	\$371.33	\$416.16	\$465.44
58	\$202.91	\$253.87	\$296.75	\$343.51	\$389.48	\$436.83	\$488.87
59	\$211.68	\$265.30	\$310.56	\$359.93	\$408.52	\$458.53	\$513.47
60	\$220.79	\$277.30	\$324.95	\$377.15	\$428.48	\$481.29	\$539.30
61	\$230.32	\$289.77	\$340.07	\$395.18	\$449.42	\$505.21	\$566.43
62	\$240.25	\$302.85	\$355.83	\$414.10	\$471.37	\$530.28	\$594.92
63	\$258.19	\$325.04	\$381.48	\$442.83	\$503.13	\$565.16	\$633.32
64	\$277.58	\$348.83	\$408.97	\$473.53	\$537.03	\$602.34	\$674.22
65	\$298.32	\$374.41	\$438.49	\$506.38	\$573.17	\$641.99	\$717.75
66	\$320.68	\$401.81	\$470.13	\$541.48	\$611.76	\$684.21	\$764.11
67	\$344.68	\$431.25	\$504.03	\$579.03	\$652.98	\$729.21	\$813.43
68	\$376.27	\$471.79	\$552.20	\$632.00	\$710.59	\$791.75	\$881.64
69	\$410.77	\$516.16	\$604.99	\$689.74	\$773.31	\$859.72	\$955.55
70	\$448.40	\$564.72	\$662.81	\$752.79	\$841.54	\$933.46	\$1,035.64
71	\$489.51	\$617.81	\$726.18	\$821.62	\$915.83	\$1,013.57	\$1,122.46
72	\$534.38	\$675.92	\$795.60	\$896.73	\$996.62	\$1,100.53	\$1,216.55
73	\$587.82	\$746.40	\$880.85	\$989.97	\$1,097.87	\$1,210.11	\$1,335.75
74	\$646.56	\$824.29	\$975.24	\$1,092.92	\$1,209.33	\$1,330.60	\$1,466.62
75	\$711.21	\$910.29	\$1,079.74	\$1,206.58	\$1,332.15	\$1,463.10	\$1,610.31
76	\$782.26	\$1,005.23	\$1,195.43	\$1,332.03	\$1,467.39	\$1,608.80	\$1,768.12
77	\$860.49	\$1,110.12	\$1,323.53	\$1,470.59	\$1,616.38	\$1,769.00	\$1,941.35
78	\$932.71	\$1,208.23	\$1,444.43	\$1,600.61	\$1,755.53	\$1,917.78	\$2,100.26
79	\$1,010.97	\$1,315.00	\$1,576.36	\$1,742.13	\$1,906.68	\$2,079.06	\$2,272.18
80	\$1,095.82	\$1,431.25	\$1,720.39	\$1,896.21	\$2,070.83	\$2,253.91	\$2,458.16
81	\$1,187.77	\$1,557.74	\$1,877.55	\$2,063.91	\$2,249.10	\$2,443.44	\$2,659.39
82	\$1,287.44	\$1,695.40	\$2,049.03	\$2,246.41	\$2,442.73	\$2,648.96	\$2,877.09
83	\$1,412.67	\$1,867.14	\$2,262.46	\$2,473.88	\$2,684.72	\$2,906.52	\$3,151.17
84	\$1,550.03	\$2,056.35	\$2,498.13	\$2,724.40	\$2,950.68	\$3,189.07	\$3,451.35
85	\$1,659.01	\$2,198.97	\$2,669.51	\$2,907.73	\$3,147.01	\$3,400.03	\$3,678.94
86	\$1,779.03	\$2,356.53	\$2,859.22	\$3,110.27	\$3,363.54	\$3,632.40	\$3,929.31
87	\$1,911.17	\$2,530.56	\$3,069.24	\$3,334.03	\$3,602.41	\$3,888.40	\$4,204.72
88	\$2,037.20	\$2,695.04	\$3,266.97	\$3,543.11	\$3,825.11	\$4,127.00	\$4,462.42
89	\$2,174.30	\$2,874.24	\$3,482.72	\$3,770.70	\$4,067.18	\$4,386.06	\$4,742.01
90	\$2,323.37	\$3,069.48	\$3,718.10	\$4,018.45	\$4,330.36	\$4,667.41	\$5,045.41
91	\$2,485.49	\$3,282.21	\$3,974.91	\$4,288.14	\$4,616.39	\$4,972.92	\$5,374.62
92	\$2,661.85	\$3,513.93	\$4,255.07	\$4,581.72	\$4,927.37	\$5,304.67	\$5,731.85
93	\$2,823.86	\$3,726.50	\$4,511.60	\$4,847.24	\$5,205.99	\$5,599.72	\$6,046.67
94	\$2,997.89	\$3,955.13	\$4,787.75	\$5,132.29	\$5,504.63	\$5,915.54	\$6,383.28
95	\$3,184.78	\$4,200.97	\$5,084.96	\$5,438.35	\$5,824.69	\$6,253.57	\$6,743.11
96	\$3,385.52	\$4,465.34	\$5,404.88	\$5,766.92	\$6,167.72	\$6,615.39	\$7,127.84
97	\$3,601.07	\$4,749.63	\$5,749.23	\$6,119.64	\$6,535.34	\$7,002.69	\$7,539.14
98	\$3,832.58	\$5,055.34	\$6,119.92	\$6,498.34	\$6,929.37	\$7,417.22	\$7,978.90
99	\$4,081.23	\$5,384.05	\$6,518.86	\$6,904.93	\$7,351.62	\$7,860.93	\$8,449.01
100	\$4,348.26	\$5,737.55	\$6,948.30	\$7,341.41	\$7,804.21	\$8,335.85	\$8,951.60

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$63.32	\$74.75	\$84.39	\$93.74	\$103.69	\$114.71	\$128.19
31	\$64.23	\$76.06	\$86.03	\$95.65	\$105.85	\$117.13	\$130.94
32	\$65.14	\$77.40	\$87.70	\$97.58	\$108.04	\$119.61	\$133.78
33	\$66.09	\$78.74	\$89.39	\$99.56	\$110.29	\$122.13	\$136.71
34	\$67.01	\$80.11	\$91.13	\$101.55	\$112.61	\$124.73	\$139.64
35	\$67.96	\$81.50	\$92.94	\$103.61	\$114.94	\$127.38	\$142.67
36	\$68.93	\$82.88	\$94.66	\$105.65	\$117.24	\$129.96	\$145.60
37	\$69.93	\$84.28	\$96.43	\$107.73	\$119.56	\$132.61	\$148.60
38	\$70.90	\$85.73	\$98.28	\$109.80	\$121.99	\$135.35	\$151.59
39	\$71.96	\$87.18	\$100.14	\$111.98	\$124.39	\$138.08	\$154.75
40	\$73.00	\$88.67	\$102.03	\$114.16	\$126.90	\$140.89	\$157.92
41	\$74.04	\$90.21	\$103.96	\$116.38	\$129.44	\$143.75	\$161.15
42	\$75.11	\$91.75	\$105.88	\$118.65	\$132.04	\$146.68	\$164.47
43	\$76.18	\$93.33	\$107.91	\$120.98	\$134.69	\$149.64	\$167.85
44	\$77.29	\$94.90	\$109.96	\$123.34	\$137.34	\$152.68	\$171.29
45	\$78.38	\$96.54	\$112.05	\$125.75	\$140.09	\$155.80	\$174.81
46	\$79.76	\$98.45	\$114.46	\$128.49	\$143.21	\$159.31	\$178.77
47	\$81.14	\$100.39	\$116.87	\$131.29	\$146.37	\$162.87	\$182.81
48	\$82.54	\$102.33	\$119.34	\$134.15	\$149.61	\$166.56	\$186.98
49	\$83.96	\$104.36	\$121.88	\$137.06	\$152.94	\$170.29	\$191.23
50	\$85.42	\$106.41	\$124.47	\$140.06	\$156.31	\$174.11	\$195.57
51	\$86.86	\$108.50	\$127.13	\$143.09	\$159.80	\$178.03	\$200.01
52	\$88.41	\$110.64	\$129.81	\$146.21	\$163.34	\$182.01	\$204.59
53	\$89.91	\$112.82	\$132.58	\$149.38	\$166.95	\$186.08	\$209.19
54	\$91.49	\$115.02	\$135.41	\$152.65	\$170.64	\$190.27	\$213.95
55	\$93.05	\$117.28	\$138.28	\$155.96	\$174.44	\$194.56	\$218.80
56	\$100.36	\$125.70	\$147.53	\$166.57	\$186.42	\$208.04	\$234.12
57	\$108.25	\$134.65	\$157.37	\$177.86	\$199.22	\$222.46	\$250.47
58	\$116.72	\$144.30	\$167.89	\$189.94	\$212.88	\$237.84	\$267.95
59	\$125.92	\$154.63	\$179.11	\$202.83	\$227.54	\$254.37	\$286.68
60	\$135.75	\$165.72	\$191.09	\$216.61	\$243.16	\$272.00	\$306.70
61	\$146.41	\$177.54	\$203.85	\$231.31	\$259.86	\$290.87	\$328.11
62	\$157.91	\$190.26	\$217.48	\$247.03	\$277.73	\$311.02	\$351.02
63	\$172.02	\$207.34	\$237.05	\$269.43	\$303.09	\$339.59	\$383.47
64	\$187.39	\$225.96	\$258.36	\$293.90	\$330.82	\$370.85	\$418.89
65	\$204.15	\$246.25	\$281.61	\$320.58	\$361.09	\$404.92	\$457.59
66	\$222.42	\$268.34	\$306.94	\$349.71	\$394.11	\$442.16	\$499.85
67	\$242.30	\$292.43	\$334.51	\$381.45	\$430.11	\$482.80	\$546.04
68	\$269.73	\$326.22	\$373.67	\$425.41	\$479.09	\$537.23	\$607.10
69	\$300.30	\$363.89	\$417.39	\$474.41	\$533.63	\$597.83	\$675.06
70	\$334.28	\$405.95	\$466.24	\$529.08	\$594.38	\$665.24	\$750.60
71	\$372.16	\$452.87	\$520.84	\$590.06	\$662.05	\$740.25	\$834.60
72	\$414.30	\$505.20	\$581.79	\$658.06	\$737.41	\$823.73	\$927.99
73	\$464.24	\$568.09	\$655.67	\$739.96	\$827.76	\$923.34	\$1,039.04
74	\$520.25	\$638.87	\$738.96	\$832.10	\$929.18	\$1,035.00	\$1,163.43
75	\$582.99	\$718.43	\$832.83	\$935.65	\$1,043.01	\$1,160.19	\$1,302.65
76	\$653.32	\$807.93	\$938.66	\$1,052.13	\$1,170.82	\$1,300.50	\$1,458.51
77	\$732.12	\$908.56	\$1,057.91	\$1,183.12	\$1,314.23	\$1,457.82	\$1,633.08
78	\$799.09	\$995.05	\$1,161.29	\$1,296.09	\$1,437.31	\$1,592.04	\$1,780.66
79	\$872.25	\$1,089.86	\$1,274.84	\$1,419.84	\$1,571.93	\$1,738.62	\$1,941.55
80	\$952.08	\$1,193.68	\$1,399.47	\$1,555.41	\$1,719.12	\$1,898.71	\$2,117.01
81	\$1,039.21	\$1,307.40	\$1,536.31	\$1,703.91	\$1,880.13	\$2,073.51	\$2,308.32
82	\$1,134.32	\$1,431.95	\$1,686.50	\$1,866.59	\$2,056.20	\$2,264.46	\$2,516.91
83	\$1,248.94	\$1,581.69	\$1,866.96	\$2,062.08	\$2,267.97	\$2,494.35	\$2,768.70
84	\$1,375.18	\$1,747.09	\$2,066.71	\$2,278.02	\$2,501.51	\$2,747.62	\$3,045.67
85	\$1,514.14	\$1,929.78	\$2,287.83	\$2,516.56	\$2,759.14	\$3,026.59	\$3,350.32
86	\$1,667.17	\$2,131.59	\$2,532.62	\$2,780.12	\$3,043.30	\$3,333.85	\$3,685.47
87	\$1,835.66	\$2,354.47	\$2,803.61	\$3,071.24	\$3,356.75	\$3,672.32	\$4,054.16
88	\$1,996.38	\$2,565.16	\$3,058.77	\$3,343.29	\$3,648.96	\$3,987.87	\$4,399.08
89	\$2,171.15	\$2,794.68	\$3,337.17	\$3,639.41	\$3,966.61	\$4,330.47	\$4,773.39
90	\$2,361.28	\$3,044.77	\$3,640.89	\$3,961.76	\$4,311.92	\$4,702.48	\$5,179.53
91	\$2,568.01	\$3,317.21	\$3,972.28	\$4,312.67	\$4,687.30	\$5,106.45	\$5,620.23
92	\$2,792.85	\$3,614.03	\$4,333.77	\$4,694.66	\$5,095.34	\$5,545.15	\$6,098.43
93	\$2,999.45	\$3,886.36	\$4,664.79	\$5,040.16	\$5,460.96	\$5,935.34	\$6,519.86
94	\$3,221.37	\$4,179.16	\$5,021.08	\$5,411.08	\$5,852.82	\$6,352.96	\$6,970.44
95	\$3,459.68	\$4,494.04	\$5,404.59	\$5,809.28	\$6,272.79	\$6,800.00	\$7,452.15
96	\$3,715.59	\$4,832.66	\$5,817.41	\$6,236.75	\$6,722.92	\$7,278.46	\$7,967.13
97	\$3,990.48	\$5,196.76	\$6,261.70	\$6,695.70	\$7,205.28	\$7,790.55	\$8,517.73
98	\$4,285.67	\$5,588.30	\$6,740.01	\$7,188.43	\$7,722.32	\$8,338.76	\$9,106.37
99	\$4,602.71	\$6,009.38	\$7,254.80	\$7,717.47	\$8,276.45	\$8,925.49	\$9,735.70
100	\$4,943.25	\$6,462.20	\$7,808.92	\$8,285.39	\$8,870.32	\$9,553.50	\$10,408.52

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$71.66	\$87.39	\$100.32	\$113.70	\$127.05	\$141.16	\$157.71
31	\$74.35	\$90.85	\$104.37	\$118.37	\$132.24	\$146.96	\$164.20
32	\$77.17	\$94.46	\$108.57	\$123.17	\$137.66	\$153.02	\$170.94
33	\$80.11	\$98.24	\$112.97	\$128.19	\$143.34	\$159.32	\$177.95
34	\$83.09	\$102.10	\$117.49	\$133.41	\$149.27	\$165.89	\$185.27
35	\$86.25	\$106.16	\$122.28	\$138.86	\$155.39	\$172.79	\$192.90
36	\$88.95	\$109.58	\$126.29	\$143.46	\$160.61	\$178.63	\$199.37
37	\$91.69	\$113.15	\$130.47	\$148.26	\$166.05	\$184.68	\$206.12
38	\$94.52	\$116.84	\$134.81	\$153.23	\$171.67	\$190.98	\$213.07
39	\$97.47	\$120.64	\$139.26	\$158.40	\$177.44	\$197.42	\$220.26
40	\$100.50	\$124.55	\$143.86	\$163.67	\$183.47	\$204.15	\$227.71
41	\$103.61	\$128.62	\$148.64	\$169.14	\$189.64	\$211.07	\$235.36
42	\$106.83	\$132.79	\$153.51	\$174.78	\$196.03	\$218.24	\$243.33
43	\$110.12	\$137.11	\$158.61	\$180.65	\$202.69	\$225.61	\$251.51
44	\$113.56	\$141.59	\$163.86	\$186.68	\$209.51	\$233.26	\$260.01
45	\$117.07	\$146.19	\$169.28	\$192.93	\$216.56	\$241.22	\$268.77
46	\$120.30	\$150.37	\$174.24	\$198.63	\$223.06	\$248.46	\$276.89
47	\$123.57	\$154.71	\$179.33	\$204.53	\$229.73	\$255.95	\$285.21
48	\$126.97	\$159.09	\$184.53	\$210.58	\$236.62	\$263.66	\$293.84
49	\$130.45	\$163.66	\$189.91	\$216.82	\$243.70	\$271.56	\$302.69
50	\$134.00	\$168.38	\$195.48	\$223.24	\$250.99	\$279.77	\$311.79
51	\$137.64	\$173.21	\$201.18	\$229.83	\$258.47	\$288.19	\$321.19
52	\$141.41	\$178.17	\$207.07	\$236.63	\$266.20	\$296.88	\$330.89
53	\$145.27	\$183.30	\$213.13	\$243.67	\$274.19	\$305.79	\$340.86
54	\$149.28	\$188.53	\$219.37	\$250.85	\$282.39	\$314.97	\$351.13
55	\$153.36	\$193.93	\$225.74	\$258.33	\$290.85	\$324.48	\$361.70
56	\$163.21	\$206.38	\$240.09	\$275.09	\$310.09	\$346.13	\$386.13
57	\$173.71	\$219.58	\$255.35	\$292.98	\$330.59	\$369.30	\$412.18
58	\$184.93	\$233.62	\$271.57	\$312.03	\$352.44	\$393.98	\$439.99
59	\$196.83	\$248.60	\$288.87	\$332.33	\$375.71	\$420.34	\$469.66
60	\$209.50	\$264.47	\$307.22	\$353.94	\$400.56	\$448.41	\$501.36
61	\$223.00	\$281.41	\$326.78	\$376.95	\$427.01	\$478.42	\$535.19
62	\$237.32	\$299.41	\$347.54	\$401.48	\$455.25	\$510.40	\$571.32
63	\$258.25	\$325.60	\$377.70	\$435.56	\$493.31	\$552.65	\$618.19
64	\$281.01	\$354.07	\$410.40	\$472.56	\$534.58	\$598.33	\$668.94
65	\$305.78	\$385.00	\$446.00	\$512.66	\$579.31	\$647.83	\$723.85
66	\$332.75	\$418.64	\$484.67	\$556.21	\$627.77	\$701.44	\$783.26
67	\$362.04	\$455.24	\$526.64	\$603.45	\$680.30	\$759.48	\$847.52
68	\$399.96	\$504.18	\$584.20	\$667.13	\$750.22	\$836.00	\$931.54
69	\$441.85	\$558.36	\$648.04	\$737.56	\$827.34	\$920.19	\$1,023.90
70	\$488.13	\$618.39	\$718.84	\$815.40	\$912.37	\$1,012.86	\$1,125.44
71	\$539.28	\$684.83	\$797.40	\$901.51	\$1,006.14	\$1,114.99	\$1,237.03
72	\$595.74	\$758.44	\$884.52	\$996.66	\$1,109.59	\$1,227.29	\$1,359.68
73	\$661.39	\$845.64	\$989.10	\$1,111.28	\$1,234.47	\$1,363.03	\$1,507.91
74	\$734.32	\$942.82	\$1,106.12	\$1,239.16	\$1,373.37	\$1,513.73	\$1,672.27
75	\$815.22	\$1,051.19	\$1,236.90	\$1,381.69	\$1,527.95	\$1,681.13	\$1,854.57
76	\$905.11	\$1,172.08	\$1,383.23	\$1,540.61	\$1,699.88	\$1,867.04	\$2,056.72
77	\$1,004.83	\$1,306.81	\$1,546.82	\$1,717.89	\$1,891.15	\$2,073.56	\$2,280.95
78	\$1,091.69	\$1,425.75	\$1,693.30	\$1,875.45	\$2,059.94	\$2,254.22	\$2,475.25
79	\$1,186.13	\$1,555.49	\$1,853.61	\$2,047.49	\$2,243.75	\$2,450.68	\$2,686.07
80	\$1,288.70	\$1,697.08	\$2,029.15	\$2,235.31	\$2,444.04	\$2,664.27	\$2,914.87
81	\$1,400.14	\$1,851.50	\$2,221.33	\$2,440.35	\$2,662.16	\$2,896.46	\$3,163.15
82	\$1,521.19	\$2,020.05	\$2,431.66	\$2,664.18	\$2,899.74	\$3,148.91	\$3,432.59
83	\$1,671.32	\$2,227.55	\$2,690.75	\$2,940.43	\$3,193.65	\$3,461.99	\$3,767.23
84	\$1,836.29	\$2,456.37	\$2,977.46	\$3,245.30	\$3,517.38	\$3,806.23	\$4,134.52
85	\$1,962.39	\$2,623.73	\$3,181.30	\$3,466.01	\$3,756.15	\$4,064.96	\$4,417.17
86	\$2,101.26	\$2,808.59	\$3,406.93	\$3,709.80	\$4,019.49	\$4,349.94	\$4,728.10
87	\$2,254.17	\$3,012.76	\$3,656.70	\$3,979.11	\$4,309.98	\$4,663.84	\$5,070.14
88	\$2,400.03	\$3,205.75	\$3,891.89	\$4,230.78	\$4,580.79	\$4,956.49	\$5,390.18
89	\$2,558.68	\$3,416.01	\$4,148.50	\$4,504.71	\$4,875.18	\$5,274.22	\$5,737.44
90	\$2,731.21	\$3,645.10	\$4,428.43	\$4,802.91	\$5,195.22	\$5,619.27	\$6,114.26
91	\$2,918.84	\$3,894.68	\$4,733.90	\$5,127.55	\$5,543.10	\$5,993.94	\$6,523.10
92	\$3,122.90	\$4,166.57	\$5,067.10	\$5,480.93	\$5,921.26	\$6,400.80	\$6,966.78
93	\$3,310.40	\$4,416.02	\$5,372.22	\$5,800.52	\$6,260.11	\$6,762.69	\$7,357.78
94	\$3,511.81	\$4,684.22	\$5,700.62	\$6,143.65	\$6,623.27	\$7,150.00	\$7,775.81
95	\$3,728.09	\$4,972.70	\$6,054.13	\$6,512.02	\$7,012.48	\$7,564.61	\$8,222.71
96	\$3,960.35	\$5,282.87	\$6,434.61	\$6,907.49	\$7,429.64	\$8,008.36	\$8,700.52
97	\$4,209.83	\$5,616.41	\$6,844.16	\$7,332.07	\$7,876.71	\$8,483.29	\$9,211.34
98	\$4,477.76	\$5,975.09	\$7,285.01	\$7,787.87	\$8,355.90	\$8,991.71	\$9,757.48
99	\$4,765.49	\$6,360.80	\$7,759.53	\$8,277.26	\$8,869.43	\$9,535.89	\$10,341.33
100	\$5,074.52	\$6,775.58	\$8,270.28	\$8,802.64	\$9,419.82	\$10,118.35	\$10,965.56

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$146.60	\$181.74	\$211.88	\$244.65	\$277.66	\$312.04	\$352.74
31	\$150.21	\$186.29	\$217.24	\$250.92	\$284.79	\$320.14	\$361.93
32	\$153.92	\$191.01	\$222.72	\$257.34	\$292.14	\$328.41	\$371.39
33	\$157.73	\$195.76	\$228.36	\$263.92	\$299.70	\$336.90	\$381.11
34	\$161.64	\$200.65	\$234.13	\$270.68	\$307.42	\$345.66	\$391.07
35	\$165.62	\$205.70	\$240.08	\$277.59	\$315.36	\$354.63	\$401.25
36	\$168.52	\$209.35	\$244.38	\$282.65	\$321.17	\$361.25	\$408.80
37	\$171.49	\$213.09	\$248.82	\$287.84	\$327.10	\$368.02	\$416.48
38	\$174.46	\$216.88	\$253.33	\$293.16	\$333.21	\$374.91	\$424.31
39	\$177.55	\$220.76	\$257.92	\$298.49	\$339.37	\$381.91	\$432.27
40	\$180.65	\$224.71	\$262.58	\$303.97	\$345.68	\$389.04	\$440.40
41	\$183.83	\$228.75	\$267.35	\$309.57	\$352.08	\$396.35	\$448.67
42	\$187.06	\$232.85	\$272.14	\$315.27	\$358.60	\$403.74	\$457.05
43	\$190.29	\$237.00	\$277.10	\$321.05	\$365.28	\$411.28	\$465.64
44	\$193.67	\$241.20	\$282.13	\$326.94	\$372.06	\$418.97	\$474.36
45	\$197.07	\$245.51	\$287.22	\$332.94	\$378.94	\$426.81	\$483.28
46	\$200.05	\$249.31	\$291.74	\$338.24	\$385.04	\$433.79	\$491.22
47	\$203.08	\$253.23	\$296.35	\$343.65	\$391.27	\$440.86	\$499.26
48	\$206.12	\$257.10	\$301.01	\$349.14	\$397.60	\$448.05	\$507.49
49	\$209.26	\$261.09	\$305.72	\$354.72	\$404.04	\$455.35	\$515.80
50	\$212.41	\$265.15	\$310.54	\$360.40	\$410.54	\$462.79	\$524.23
51	\$215.61	\$269.25	\$315.42	\$366.15	\$417.19	\$470.34	\$532.86
52	\$218.89	\$273.43	\$320.35	\$371.98	\$423.95	\$478.04	\$541.60
53	\$222.14	\$277.62	\$325.38	\$377.90	\$430.82	\$485.81	\$550.44
54	\$225.55	\$281.90	\$330.51	\$383.94	\$437.77	\$493.74	\$559.49
55	\$228.95	\$286.29	\$335.72	\$390.09	\$444.84	\$501.81	\$568.67
56	\$238.73	\$299.08	\$351.11	\$408.55	\$466.37	\$526.47	\$596.98
57	\$248.93	\$312.38	\$367.22	\$427.89	\$488.90	\$552.38	\$626.76
58	\$259.56	\$326.34	\$384.07	\$448.12	\$512.60	\$579.54	\$657.93
59	\$270.65	\$340.90	\$401.70	\$469.32	\$537.35	\$608.04	\$690.72
60	\$282.24	\$356.10	\$420.14	\$491.49	\$563.32	\$637.92	\$725.09
61	\$294.30	\$371.99	\$439.40	\$514.76	\$590.58	\$669.32	\$761.21
62	\$306.84	\$388.55	\$459.56	\$539.12	\$619.15	\$702.19	\$799.09
63	\$329.66	\$416.70	\$492.35	\$576.05	\$660.35	\$747.85	\$850.01
64	\$354.13	\$446.92	\$527.44	\$615.57	\$704.26	\$796.44	\$904.23
65	\$380.43	\$479.31	\$565.06	\$657.73	\$751.11	\$848.19	\$961.84
66	\$408.73	\$514.08	\$605.35	\$702.83	\$801.09	\$903.30	\$1,023.14
67	\$439.07	\$551.31	\$648.49	\$751.01	\$854.34	\$962.03	\$1,088.32
68	\$479.00	\$602.69	\$709.88	\$818.97	\$929.01	\$1,043.70	\$1,178.60
69	\$522.55	\$658.81	\$777.07	\$893.06	\$1,010.16	\$1,132.33	\$1,276.28
70	\$570.05	\$720.20	\$850.65	\$973.86	\$1,098.40	\$1,228.49	\$1,382.10
71	\$621.92	\$787.29	\$931.19	\$1,062.05	\$1,194.36	\$1,332.81	\$1,496.66
72	\$678.48	\$860.61	\$1,019.36	\$1,158.13	\$1,298.67	\$1,445.99	\$1,620.73
73	\$745.64	\$949.51	\$1,127.51	\$1,277.38	\$1,429.25	\$1,588.53	\$1,777.88
74	\$819.53	\$1,047.60	\$1,247.18	\$1,408.92	\$1,572.92	\$1,745.10	\$1,950.22
75	\$900.69	\$1,155.82	\$1,379.52	\$1,553.98	\$1,731.06	\$1,917.15	\$2,139.28
76	\$989.92	\$1,275.25	\$1,525.93	\$1,713.99	\$1,905.06	\$2,106.11	\$2,346.69
77	\$1,087.96	\$1,406.96	\$1,687.84	\$1,890.45	\$2,096.58	\$2,313.71	\$2,574.15
78	\$1,176.28	\$1,527.27	\$1,837.25	\$2,052.46	\$2,271.42	\$2,502.22	\$2,778.22
79	\$1,271.84	\$1,657.87	\$1,999.88	\$2,228.29	\$2,460.90	\$2,706.11	\$2,998.50
80	\$1,375.11	\$1,799.66	\$2,176.95	\$2,419.27	\$2,666.15	\$2,926.54	\$3,236.21
81	\$1,486.77	\$1,953.50	\$2,369.65	\$2,626.58	\$2,888.59	\$3,164.98	\$3,492.77
82	\$1,607.47	\$2,120.58	\$2,579.46	\$2,851.59	\$3,129.53	\$3,422.82	\$3,769.69
83	\$1,763.81	\$2,335.40	\$2,848.11	\$3,140.37	\$3,439.56	\$3,755.62	\$4,128.76
84	\$1,935.35	\$2,572.00	\$3,144.79	\$3,458.37	\$3,780.27	\$4,120.78	\$4,522.11
85	\$2,061.45	\$2,739.36	\$3,348.63	\$3,679.08	\$4,019.04	\$4,379.51	\$4,804.76
86	\$2,200.32	\$2,924.22	\$3,574.26	\$3,922.87	\$4,282.38	\$4,664.49	\$5,115.69
87	\$2,353.23	\$3,128.39	\$3,824.03	\$4,192.18	\$4,572.87	\$4,978.39	\$5,457.73
88	\$2,499.09	\$3,321.38	\$4,059.22	\$4,443.85	\$4,843.68	\$5,271.04	\$5,777.77
89	\$2,657.74	\$3,531.64	\$4,315.83	\$4,717.78	\$5,138.07	\$5,588.77	\$6,125.03
90	\$2,830.27	\$3,760.73	\$4,595.76	\$5,015.98	\$5,458.11	\$5,933.82	\$6,501.85
91	\$3,017.90	\$4,010.31	\$4,901.23	\$5,340.62	\$5,805.99	\$6,308.49	\$6,910.69
92	\$3,221.96	\$4,282.20	\$5,234.43	\$5,694.00	\$6,184.15	\$6,715.35	\$7,354.37
93	\$3,409.46	\$4,531.65	\$5,539.55	\$6,013.59	\$6,523.00	\$7,077.24	\$7,745.37
94	\$3,610.87	\$4,799.85	\$5,867.95	\$6,356.72	\$6,886.16	\$7,464.55	\$8,163.40
95	\$3,827.15	\$5,088.33	\$6,221.46	\$6,725.09	\$7,275.37	\$7,879.16	\$8,610.30
96	\$4,059.41	\$5,398.50	\$6,601.94	\$7,120.56	\$7,692.53	\$8,322.91	\$9,088.11
97	\$4,308.89	\$5,732.04	\$7,011.49	\$7,545.14	\$8,139.60	\$8,797.84	\$9,598.93
98	\$4,576.82	\$6,090.72	\$7,452.34	\$8,000.94	\$8,618.79	\$9,306.26	\$10,145.07
99	\$4,864.55	\$6,476.43	\$7,926.86	\$8,490.33	\$9,132.32	\$9,850.44	\$10,728.92
100	\$5,173.58	\$6,891.21	\$8,437.61	\$9,015.71	\$9,682.71	\$10,432.90	\$11,353.15

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$57.74	\$67.78	\$75.86	\$83.73	\$92.16	\$101.54	\$112.75
31	\$58.60	\$68.93	\$77.32	\$85.46	\$94.09	\$103.68	\$115.19
32	\$59.44	\$70.13	\$78.82	\$87.16	\$96.00	\$105.91	\$117.69
33	\$60.30	\$71.36	\$80.36	\$88.93	\$98.02	\$108.11	\$120.22
34	\$61.12	\$72.57	\$81.92	\$90.71	\$100.09	\$110.43	\$122.84
35	\$62.02	\$73.85	\$83.49	\$92.54	\$102.18	\$112.77	\$125.49
36	\$62.89	\$75.11	\$85.08	\$94.35	\$104.21	\$115.06	\$128.09
37	\$63.77	\$76.40	\$86.70	\$96.20	\$106.27	\$117.37	\$130.69
38	\$64.71	\$77.69	\$88.33	\$98.08	\$108.40	\$119.80	\$133.37
39	\$65.65	\$79.04	\$90.02	\$100.00	\$110.58	\$122.22	\$136.12
40	\$66.57	\$80.39	\$91.71	\$101.97	\$112.78	\$124.73	\$138.92
41	\$67.55	\$81.77	\$93.42	\$103.98	\$115.05	\$127.26	\$141.77
42	\$68.52	\$83.16	\$95.21	\$105.98	\$117.35	\$129.85	\$144.64
43	\$69.51	\$84.61	\$97.04	\$108.06	\$119.68	\$132.48	\$147.66
44	\$70.48	\$86.03	\$98.84	\$110.17	\$122.08	\$135.14	\$150.67
45	\$71.51	\$87.51	\$100.73	\$112.31	\$124.49	\$137.89	\$153.81
46	\$72.74	\$89.20	\$102.83	\$114.74	\$127.30	\$140.99	\$157.26
47	\$74.02	\$90.99	\$105.05	\$117.26	\$130.12	\$144.14	\$160.82
48	\$75.29	\$92.76	\$107.25	\$119.83	\$132.99	\$147.40	\$164.50
49	\$76.61	\$94.60	\$109.57	\$122.43	\$135.92	\$150.70	\$168.23
50	\$77.91	\$96.42	\$111.87	\$125.10	\$138.94	\$154.09	\$172.04
51	\$79.27	\$98.34	\$114.27	\$127.81	\$142.01	\$157.60	\$175.96
52	\$80.66	\$100.28	\$116.70	\$130.60	\$145.18	\$161.11	\$179.96
53	\$82.06	\$102.24	\$119.18	\$133.45	\$148.37	\$164.72	\$184.05
54	\$83.45	\$104.26	\$121.71	\$136.34	\$151.66	\$168.42	\$188.20
55	\$84.90	\$106.28	\$124.27	\$139.30	\$155.05	\$172.20	\$192.48
56	\$91.57	\$113.89	\$132.58	\$148.78	\$165.70	\$184.14	\$205.94
57	\$98.77	\$122.07	\$141.49	\$158.88	\$177.09	\$196.92	\$220.34
58	\$106.48	\$130.79	\$150.92	\$169.68	\$189.23	\$210.57	\$235.71
59	\$114.84	\$140.14	\$161.00	\$181.17	\$202.21	\$225.14	\$252.16
60	\$123.85	\$150.17	\$171.76	\$193.44	\$216.10	\$240.78	\$269.81
61	\$133.57	\$160.91	\$183.24	\$206.61	\$230.98	\$257.46	\$288.63
62	\$144.04	\$172.41	\$195.51	\$220.65	\$246.82	\$275.35	\$308.81
63	\$156.93	\$187.91	\$213.08	\$240.64	\$269.40	\$300.62	\$337.30
64	\$170.96	\$204.80	\$232.23	\$262.51	\$294.03	\$328.24	\$368.50
65	\$186.24	\$223.17	\$253.11	\$286.36	\$320.91	\$358.43	\$402.55
66	\$202.94	\$243.17	\$275.86	\$312.36	\$350.25	\$391.37	\$439.71
67	\$221.06	\$265.00	\$300.67	\$340.69	\$382.28	\$427.33	\$480.33
68	\$246.09	\$295.66	\$335.86	\$379.94	\$425.78	\$475.56	\$534.04
69	\$273.97	\$329.82	\$375.17	\$423.74	\$474.29	\$529.16	\$593.82
70	\$304.97	\$367.91	\$419.09	\$472.56	\$528.26	\$588.82	\$660.31
71	\$339.49	\$410.43	\$468.13	\$527.04	\$588.42	\$655.23	\$734.19
72	\$377.94	\$457.84	\$522.91	\$587.74	\$655.37	\$729.13	\$816.33
73	\$423.54	\$514.87	\$589.33	\$660.92	\$735.69	\$817.30	\$914.02
74	\$474.64	\$579.03	\$664.22	\$743.21	\$825.84	\$916.16	\$1,023.41
75	\$531.86	\$651.11	\$748.57	\$835.70	\$927.02	\$1,026.94	\$1,145.89
76	\$596.04	\$732.21	\$843.67	\$939.78	\$1,040.57	\$1,151.17	\$1,283.02
77	\$667.91	\$823.42	\$950.86	\$1,056.76	\$1,168.08	\$1,290.40	\$1,436.57
78	\$729.05	\$901.87	\$1,043.81	\$1,157.69	\$1,277.45	\$1,409.22	\$1,566.41
79	\$795.79	\$987.74	\$1,145.87	\$1,268.22	\$1,397.07	\$1,538.98	\$1,707.94
80	\$868.59	\$1,081.85	\$1,257.90	\$1,389.29	\$1,527.87	\$1,680.70	\$1,862.30
81	\$948.08	\$1,184.91	\$1,380.87	\$1,521.97	\$1,671.01	\$1,835.44	\$2,030.59
82	\$1,034.89	\$1,297.79	\$1,515.87	\$1,667.25	\$1,827.48	\$2,004.42	\$2,214.06
83	\$1,139.44	\$1,433.50	\$1,678.06	\$1,841.88	\$2,015.72	\$2,207.95	\$2,435.58
84	\$1,254.62	\$1,583.39	\$1,857.60	\$2,034.74	\$2,223.29	\$2,432.11	\$2,679.21
85	\$1,381.42	\$1,748.95	\$2,056.34	\$2,247.80	\$2,452.27	\$2,679.03	\$2,947.22
86	\$1,520.99	\$1,931.87	\$2,276.39	\$2,483.19	\$2,704.81	\$2,951.02	\$3,242.05
87	\$1,674.74	\$2,133.86	\$2,519.95	\$2,743.23	\$2,983.37	\$3,250.65	\$3,566.38
88	\$1,821.35	\$2,324.81	\$2,749.30	\$2,986.20	\$3,243.06	\$3,529.90	\$3,869.80
89	\$1,980.83	\$2,532.83	\$2,999.50	\$3,250.72	\$3,525.40	\$3,833.18	\$4,199.06
90	\$2,154.24	\$2,759.47	\$3,272.48	\$3,538.66	\$3,832.32	\$4,162.47	\$4,556.33
91	\$2,342.86	\$3,006.42	\$3,570.34	\$3,852.12	\$4,165.92	\$4,520.10	\$4,944.01
92	\$2,548.01	\$3,275.41	\$3,895.25	\$4,193.30	\$4,528.56	\$4,908.39	\$5,364.69
93	\$2,736.49	\$3,522.18	\$4,192.78	\$4,501.90	\$4,853.54	\$5,253.81	\$5,735.40
94	\$2,938.95	\$3,787.58	\$4,513.05	\$4,833.17	\$5,201.82	\$5,623.44	\$6,131.78
95	\$3,156.35	\$4,072.98	\$4,857.77	\$5,188.85	\$5,575.08	\$6,019.12	\$6,555.49
96	\$3,389.84	\$4,379.86	\$5,228.78	\$5,570.67	\$5,975.14	\$6,442.67	\$7,008.55
97	\$3,640.62	\$4,709.84	\$5,628.16	\$5,980.62	\$6,403.88	\$6,895.99	\$7,492.89
98	\$3,909.93	\$5,064.71	\$6,058.04	\$6,420.75	\$6,863.40	\$7,381.20	\$8,010.69
99	\$4,199.20	\$5,446.35	\$6,520.76	\$6,893.24	\$7,355.88	\$7,900.56	\$8,564.31
100	\$4,509.84	\$5,856.71	\$7,018.82	\$7,400.51	\$7,883.71	\$8,456.45	\$9,156.14

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$66.30	\$78.80	\$90.01	\$101.68	\$112.75	\$124.85	\$139.07
31	\$68.83	\$81.90	\$93.64	\$105.86	\$117.38	\$129.98	\$144.80
32	\$71.42	\$85.12	\$97.41	\$110.14	\$122.21	\$135.39	\$150.73
33	\$74.11	\$88.52	\$101.35	\$114.65	\$127.24	\$140.97	\$156.90
34	\$76.89	\$92.02	\$105.43	\$119.31	\$132.47	\$146.80	\$163.36
35	\$79.83	\$95.68	\$109.70	\$124.18	\$137.95	\$152.86	\$170.08
36	\$82.28	\$98.82	\$113.29	\$128.34	\$142.58	\$158.04	\$175.82
37	\$84.85	\$102.02	\$117.05	\$132.61	\$147.40	\$163.39	\$181.73
38	\$87.49	\$105.33	\$120.91	\$137.05	\$152.38	\$168.95	\$187.91
39	\$90.20	\$108.78	\$124.94	\$141.64	\$157.53	\$174.64	\$194.21
40	\$92.98	\$112.26	\$129.07	\$146.41	\$162.83	\$180.58	\$200.79
41	\$95.87	\$115.93	\$133.32	\$151.25	\$168.34	\$186.71	\$207.54
42	\$98.85	\$119.70	\$137.76	\$156.32	\$174.02	\$193.05	\$214.52
43	\$101.93	\$123.62	\$142.32	\$161.56	\$179.88	\$199.62	\$221.81
44	\$105.08	\$127.59	\$147.03	\$166.92	\$185.95	\$206.35	\$229.25
45	\$108.33	\$131.77	\$151.90	\$172.52	\$192.23	\$213.37	\$237.00
46	\$111.34	\$135.55	\$156.31	\$177.66	\$198.00	\$219.76	\$244.12
47	\$114.34	\$139.47	\$160.88	\$182.93	\$203.90	\$226.39	\$251.48
48	\$117.48	\$143.42	\$165.57	\$188.32	\$210.03	\$233.20	\$259.08
49	\$120.71	\$147.55	\$170.42	\$193.91	\$216.32	\$240.21	\$266.90
50	\$123.99	\$151.77	\$175.38	\$199.66	\$222.76	\$247.45	\$274.94
51	\$127.35	\$156.11	\$180.49	\$205.60	\$229.43	\$254.92	\$283.21
52	\$130.87	\$160.59	\$185.80	\$211.66	\$236.30	\$262.58	\$291.75
53	\$134.46	\$165.23	\$191.21	\$217.94	\$243.37	\$270.48	\$300.55
54	\$138.12	\$169.95	\$196.79	\$224.41	\$250.68	\$278.65	\$309.61
55	\$141.89	\$174.80	\$202.53	\$231.05	\$258.15	\$287.04	\$318.95
56	\$151.03	\$186.01	\$215.40	\$246.08	\$275.26	\$306.22	\$340.48
57	\$160.77	\$197.96	\$229.08	\$262.07	\$293.41	\$326.69	\$363.43
58	\$171.07	\$210.60	\$243.68	\$279.08	\$312.81	\$348.52	\$387.93
59	\$182.11	\$224.05	\$259.19	\$297.25	\$333.46	\$371.83	\$414.12
60	\$193.86	\$238.44	\$275.63	\$316.56	\$355.51	\$396.68	\$442.08
61	\$206.37	\$253.66	\$293.17	\$337.18	\$379.02	\$423.22	\$471.89
62	\$219.63	\$269.90	\$311.87	\$359.11	\$404.04	\$451.53	\$503.77
63	\$238.99	\$293.48	\$338.85	\$389.57	\$437.88	\$488.87	\$545.10
64	\$260.05	\$319.15	\$368.20	\$422.63	\$474.45	\$529.29	\$589.83
65	\$282.93	\$347.06	\$400.14	\$458.54	\$514.18	\$573.09	\$638.27
66	\$307.89	\$377.36	\$434.78	\$497.46	\$557.18	\$620.48	\$690.61
67	\$335.00	\$410.36	\$472.49	\$539.68	\$603.82	\$671.83	\$747.35
68	\$370.08	\$454.49	\$524.13	\$596.67	\$665.84	\$739.52	\$821.39
69	\$408.88	\$503.32	\$581.40	\$659.65	\$734.36	\$813.99	\$902.83
70	\$451.68	\$557.39	\$644.94	\$729.29	\$809.82	\$895.99	\$992.38
71	\$499.01	\$617.32	\$715.39	\$806.29	\$893.08	\$986.29	\$1,090.75
72	\$551.24	\$683.65	\$793.56	\$891.42	\$984.89	\$1,085.66	\$1,198.85
73	\$612.03	\$762.24	\$887.43	\$993.95	\$1,095.74	\$1,205.69	\$1,329.56
74	\$679.43	\$849.89	\$992.33	\$1,108.31	\$1,219.01	\$1,339.06	\$1,474.53
75	\$754.32	\$947.55	\$1,109.73	\$1,235.80	\$1,356.21	\$1,487.11	\$1,635.27
76	\$837.51	\$1,056.50	\$1,241.00	\$1,377.94	\$1,508.83	\$1,651.61	\$1,813.55
77	\$929.77	\$1,177.98	\$1,387.75	\$1,536.48	\$1,678.58	\$1,834.25	\$2,011.25
78	\$1,010.24	\$1,285.15	\$1,519.15	\$1,677.43	\$1,828.38	\$1,994.11	\$2,182.55
79	\$1,097.57	\$1,402.12	\$1,663.04	\$1,831.32	\$1,991.56	\$2,167.91	\$2,368.45
80	\$1,192.43	\$1,529.78	\$1,820.52	\$1,999.29	\$2,169.30	\$2,356.85	\$2,570.20
81	\$1,295.55	\$1,668.98	\$1,992.89	\$2,182.68	\$2,362.90	\$2,562.24	\$2,789.13
82	\$1,407.61	\$1,820.89	\$2,181.60	\$2,382.89	\$2,573.76	\$2,785.52	\$3,026.72
83	\$1,546.50	\$2,007.94	\$2,414.06	\$2,629.95	\$2,834.65	\$3,062.48	\$3,321.77
84	\$1,699.12	\$2,214.21	\$2,671.28	\$2,902.65	\$3,122.04	\$3,367.00	\$3,645.60
85	\$1,816.92	\$2,369.70	\$2,859.02	\$3,104.55	\$3,339.25	\$3,601.37	\$3,899.97
86	\$1,946.60	\$2,541.49	\$3,066.91	\$3,327.57	\$3,578.85	\$3,859.53	\$4,179.77
87	\$2,089.46	\$2,731.22	\$3,297.00	\$3,573.98	\$3,843.14	\$4,143.89	\$4,487.62
88	\$2,225.68	\$2,910.56	\$3,513.68	\$3,804.18	\$4,089.52	\$4,408.93	\$4,775.58
89	\$2,373.83	\$3,105.94	\$3,750.07	\$4,054.83	\$4,357.38	\$4,696.76	\$5,088.09
90	\$2,534.95	\$3,318.79	\$4,007.95	\$4,327.64	\$4,648.53	\$5,009.29	\$5,427.18
91	\$2,710.19	\$3,550.72	\$4,289.32	\$4,624.65	\$4,965.04	\$5,348.72	\$5,795.11
92	\$2,900.80	\$3,803.36	\$4,596.30	\$4,947.92	\$5,309.09	\$5,717.25	\$6,194.37
93	\$3,075.90	\$4,035.13	\$4,877.39	\$5,240.32	\$5,617.40	\$6,045.05	\$6,546.24
94	\$3,264.02	\$4,284.40	\$5,179.95	\$5,554.21	\$5,947.80	\$6,395.88	\$6,922.44
95	\$3,465.99	\$4,552.45	\$5,505.61	\$5,891.23	\$6,301.92	\$6,771.43	\$7,324.59
96	\$3,682.94	\$4,840.67	\$5,856.10	\$6,253.01	\$6,681.45	\$7,173.39	\$7,754.58
97	\$3,915.93	\$5,150.59	\$6,233.41	\$6,641.44	\$7,088.21	\$7,603.66	\$8,214.29
98	\$4,166.13	\$5,483.89	\$6,639.54	\$7,058.47	\$7,524.15	\$8,064.16	\$8,705.72
99	\$4,434.89	\$5,842.33	\$7,076.71	\$7,506.17	\$7,991.37	\$8,557.07	\$9,231.15
100	\$4,723.50	\$6,227.74	\$7,547.22	\$7,986.81	\$8,492.16	\$9,084.67	\$9,792.89

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$134.30	\$165.77	\$191.82	\$220.13	\$248.59	\$278.07	\$312.06
31	\$137.64	\$169.95	\$196.67	\$225.80	\$254.98	\$285.26	\$320.21
32	\$141.04	\$174.19	\$201.66	\$231.58	\$261.52	\$292.67	\$328.58
33	\$144.52	\$178.54	\$206.76	\$237.49	\$268.26	\$300.28	\$337.15
34	\$148.08	\$183.02	\$212.00	\$243.55	\$275.21	\$308.06	\$345.94
35	\$151.75	\$187.62	\$217.34	\$249.79	\$282.32	\$316.06	\$355.01
36	\$154.38	\$190.99	\$221.27	\$254.36	\$287.52	\$321.96	\$361.66
37	\$157.09	\$194.37	\$225.31	\$259.06	\$292.86	\$327.96	\$368.44
38	\$159.86	\$197.83	\$229.35	\$263.80	\$298.27	\$334.13	\$375.38
39	\$162.69	\$201.38	\$233.51	\$268.64	\$303.79	\$340.35	\$382.41
40	\$165.52	\$205.00	\$237.77	\$273.56	\$309.44	\$346.73	\$389.60
41	\$168.43	\$208.67	\$242.02	\$278.56	\$315.19	\$353.21	\$396.91
42	\$171.35	\$212.38	\$246.45	\$283.70	\$321.03	\$359.79	\$404.34
43	\$174.39	\$216.17	\$250.91	\$288.91	\$326.96	\$366.55	\$411.97
44	\$177.45	\$220.06	\$255.43	\$294.19	\$333.05	\$373.35	\$419.67
45	\$180.55	\$223.97	\$260.09	\$299.61	\$339.22	\$380.33	\$427.56
46	\$183.30	\$227.43	\$264.14	\$304.39	\$344.70	\$386.53	\$434.60
47	\$186.09	\$230.96	\$268.32	\$309.25	\$350.27	\$392.86	\$441.71
48	\$188.86	\$234.51	\$272.54	\$314.18	\$355.93	\$399.29	\$448.95
49	\$191.73	\$238.16	\$276.80	\$319.20	\$361.67	\$405.78	\$456.31
50	\$194.61	\$241.84	\$281.14	\$324.35	\$367.50	\$412.39	\$463.79
51	\$197.56	\$245.56	\$285.59	\$329.49	\$373.45	\$419.19	\$471.42
52	\$200.53	\$249.36	\$290.08	\$334.75	\$379.52	\$426.00	\$479.14
53	\$203.58	\$253.26	\$294.61	\$340.09	\$385.65	\$432.93	\$487.00
54	\$206.66	\$257.14	\$299.27	\$345.52	\$391.88	\$440.01	\$494.99
55	\$209.77	\$261.10	\$303.97	\$351.06	\$398.23	\$447.19	\$503.12
56	\$218.70	\$272.78	\$317.88	\$367.68	\$417.49	\$469.17	\$528.15
57	\$228.10	\$284.93	\$332.51	\$385.04	\$437.67	\$492.22	\$554.47
58	\$237.77	\$297.66	\$347.76	\$403.27	\$458.85	\$516.44	\$582.06
59	\$247.99	\$310.93	\$363.70	\$422.34	\$481.03	\$541.82	\$611.07
60	\$258.59	\$324.80	\$380.36	\$442.29	\$504.30	\$568.49	\$641.49
61	\$269.64	\$339.29	\$397.83	\$463.24	\$528.69	\$596.45	\$673.41
62	\$281.17	\$354.41	\$416.11	\$485.16	\$554.28	\$625.77	\$706.95
63	\$302.05	\$380.12	\$445.77	\$518.42	\$591.15	\$666.45	\$752.00
64	\$324.49	\$407.65	\$477.54	\$553.97	\$630.46	\$709.78	\$799.94
65	\$348.57	\$437.20	\$511.58	\$591.92	\$672.39	\$755.89	\$850.94
66	\$374.48	\$468.87	\$548.09	\$632.50	\$717.12	\$805.00	\$905.14
67	\$402.28	\$502.86	\$587.14	\$675.84	\$764.84	\$857.31	\$962.82
68	\$438.87	\$549.71	\$642.74	\$736.98	\$831.63	\$930.12	\$1,042.65
69	\$478.77	\$600.89	\$703.60	\$803.67	\$904.30	\$1,009.09	\$1,129.08
70	\$522.32	\$656.87	\$770.19	\$876.42	\$983.28	\$1,094.78	\$1,222.76
71	\$569.82	\$718.08	\$843.12	\$955.71	\$1,069.20	\$1,187.76	\$1,324.08
72	\$621.63	\$784.95	\$922.93	\$1,042.21	\$1,162.56	\$1,288.60	\$1,433.82
73	\$683.20	\$866.03	\$1,020.85	\$1,149.53	\$1,279.47	\$1,415.60	\$1,572.82
74	\$750.89	\$955.52	\$1,129.22	\$1,267.90	\$1,408.09	\$1,555.14	\$1,725.32
75	\$825.23	\$1,054.24	\$1,249.01	\$1,398.47	\$1,549.62	\$1,708.44	\$1,892.57
76	\$907.01	\$1,163.14	\$1,381.60	\$1,542.44	\$1,705.43	\$1,876.86	\$2,076.06
77	\$996.86	\$1,283.31	\$1,528.21	\$1,701.29	\$1,876.83	\$2,061.89	\$2,277.35
78	\$1,077.79	\$1,393.05	\$1,663.48	\$1,847.06	\$2,033.38	\$2,229.85	\$2,457.87
79	\$1,165.33	\$1,512.15	\$1,810.75	\$2,005.35	\$2,202.96	\$2,411.54	\$2,652.72
80	\$1,259.91	\$1,641.42	\$1,971.05	\$2,177.14	\$2,386.72	\$2,608.02	\$2,863.02
81	\$1,362.22	\$1,781.87	\$2,145.52	\$2,363.70	\$2,585.86	\$2,820.50	\$3,090.04
82	\$1,472.86	\$1,934.16	\$2,335.47	\$2,566.25	\$2,801.52	\$3,050.27	\$3,334.97
83	\$1,616.09	\$2,130.12	\$2,578.72	\$2,826.09	\$3,079.07	\$3,346.87	\$3,652.69
84	\$1,773.25	\$2,345.90	\$2,847.39	\$3,112.24	\$3,384.09	\$3,672.23	\$4,000.63
85	\$1,891.05	\$2,501.39	\$3,035.13	\$3,314.14	\$3,601.30	\$3,906.60	\$4,255.00
86	\$2,020.73	\$2,673.18	\$3,243.02	\$3,537.16	\$3,840.90	\$4,164.76	\$4,534.80
87	\$2,163.59	\$2,862.91	\$3,473.11	\$3,783.57	\$4,105.19	\$4,449.12	\$4,842.65
88	\$2,299.81	\$3,042.25	\$3,689.79	\$4,013.77	\$4,351.57	\$4,714.16	\$5,130.61
89	\$2,447.96	\$3,237.63	\$3,926.18	\$4,264.42	\$4,619.43	\$5,001.99	\$5,443.12
90	\$2,609.08	\$3,450.48	\$4,184.06	\$4,537.23	\$4,910.58	\$5,314.52	\$5,782.21
91	\$2,784.32	\$3,682.41	\$4,465.43	\$4,834.24	\$5,227.09	\$5,653.95	\$6,150.14
92	\$2,974.93	\$3,935.05	\$4,772.41	\$5,157.51	\$5,571.14	\$6,022.48	\$6,549.40
93	\$3,150.03	\$4,166.82	\$5,053.50	\$5,449.91	\$5,879.45	\$6,350.28	\$6,901.27
94	\$3,338.15	\$4,416.09	\$5,356.06	\$5,763.80	\$6,209.85	\$6,701.11	\$7,277.47
95	\$3,540.12	\$4,684.14	\$5,681.72	\$6,100.82	\$6,563.97	\$7,076.66	\$7,679.62
96	\$3,757.07	\$4,972.36	\$6,032.21	\$6,462.60	\$6,943.50	\$7,478.62	\$8,109.61
97	\$3,990.06	\$5,282.28	\$6,409.52	\$6,851.03	\$7,350.26	\$7,908.89	\$8,569.32
98	\$4,240.26	\$5,615.58	\$6,815.65	\$7,268.06	\$7,786.20	\$8,369.39	\$9,060.75
99	\$4,509.02	\$5,974.02	\$7,252.82	\$7,715.76	\$8,253.42	\$8,862.30	\$9,586.18
100	\$4,797.63	\$6,359.43	\$7,723.33	\$8,196.40	\$8,754.21	\$9,389.90	\$10,147.92

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$52.11	\$60.58	\$67.56	\$74.27	\$81.39	\$89.32	\$98.62
31	\$52.84	\$61.63	\$68.86	\$75.77	\$83.09	\$91.21	\$100.74
32	\$53.62	\$62.69	\$70.21	\$77.33	\$84.80	\$93.17	\$102.95
33	\$54.36	\$63.79	\$71.58	\$78.84	\$86.60	\$95.12	\$105.16
34	\$55.15	\$64.88	\$72.96	\$80.46	\$88.39	\$97.15	\$107.45
35	\$55.91	\$66.00	\$74.35	\$82.11	\$90.20	\$99.20	\$109.75
36	\$56.73	\$67.14	\$75.78	\$83.69	\$92.01	\$101.22	\$112.03
37	\$57.54	\$68.28	\$77.21	\$85.32	\$93.85	\$103.27	\$114.31
38	\$58.35	\$69.45	\$78.65	\$87.01	\$95.77	\$105.38	\$116.67
39	\$59.19	\$70.65	\$80.16	\$88.67	\$97.63	\$107.51	\$119.06
40	\$60.06	\$71.84	\$81.69	\$90.42	\$99.62	\$109.71	\$121.50
41	\$60.90	\$73.08	\$83.22	\$92.18	\$101.59	\$111.95	\$124.02
42	\$61.79	\$74.34	\$84.81	\$93.99	\$103.64	\$114.23	\$126.53
43	\$62.69	\$75.61	\$86.42	\$95.82	\$105.70	\$116.54	\$129.15
44	\$63.59	\$76.92	\$88.06	\$97.69	\$107.83	\$118.89	\$131.79
45	\$64.49	\$78.20	\$89.73	\$99.63	\$109.95	\$121.33	\$134.49
46	\$65.60	\$79.73	\$91.59	\$101.77	\$112.42	\$124.06	\$137.56
47	\$66.75	\$81.32	\$93.55	\$104.02	\$114.89	\$126.86	\$140.68
48	\$67.89	\$82.90	\$95.55	\$106.27	\$117.46	\$129.69	\$143.88
49	\$69.08	\$84.55	\$97.56	\$108.60	\$120.02	\$132.58	\$147.15
50	\$70.28	\$86.22	\$99.64	\$110.94	\$122.68	\$135.60	\$150.50
51	\$71.48	\$87.90	\$101.76	\$113.37	\$125.42	\$138.63	\$153.90
52	\$72.71	\$89.63	\$103.95	\$115.83	\$128.22	\$141.77	\$157.39
53	\$74.00	\$91.39	\$106.11	\$118.34	\$131.06	\$144.93	\$160.97
54	\$75.28	\$93.18	\$108.39	\$120.94	\$133.96	\$148.18	\$164.63
55	\$76.58	\$95.04	\$110.70	\$123.54	\$136.92	\$151.50	\$168.35
56	\$82.59	\$101.82	\$118.11	\$131.93	\$146.34	\$161.99	\$180.12
57	\$89.08	\$109.09	\$125.97	\$140.92	\$156.38	\$173.26	\$192.72
58	\$96.06	\$116.88	\$134.40	\$150.46	\$167.09	\$185.25	\$206.17
59	\$103.58	\$125.28	\$143.39	\$160.68	\$178.60	\$198.13	\$220.60
60	\$111.70	\$134.27	\$152.97	\$171.60	\$190.87	\$211.83	\$236.00
61	\$120.47	\$143.86	\$163.22	\$183.26	\$203.96	\$226.52	\$252.49
62	\$129.93	\$154.15	\$174.10	\$195.70	\$217.97	\$242.22	\$270.12
63	\$141.52	\$168.01	\$189.76	\$213.46	\$237.91	\$264.47	\$295.07
64	\$154.20	\$183.07	\$206.81	\$232.84	\$259.66	\$288.79	\$322.32
65	\$167.96	\$199.49	\$225.41	\$253.96	\$283.40	\$315.35	\$352.11
66	\$183.02	\$217.40	\$245.67	\$276.98	\$309.32	\$344.33	\$384.61
67	\$199.35	\$236.93	\$267.79	\$302.14	\$337.61	\$375.97	\$420.12
68	\$221.93	\$264.27	\$299.11	\$337.00	\$376.03	\$418.37	\$467.16
69	\$247.06	\$294.84	\$334.10	\$375.80	\$418.87	\$465.60	\$519.43
70	\$275.03	\$328.90	\$373.22	\$419.09	\$466.53	\$518.05	\$577.56
71	\$306.19	\$366.90	\$416.91	\$467.42	\$519.63	\$576.46	\$642.19
72	\$340.87	\$409.32	\$465.70	\$521.31	\$578.79	\$641.47	\$714.05
73	\$381.97	\$460.26	\$524.86	\$586.17	\$649.70	\$719.05	\$799.52
74	\$428.03	\$517.61	\$591.53	\$659.12	\$729.28	\$806.02	\$895.20
75	\$479.67	\$582.08	\$666.68	\$741.19	\$818.67	\$903.51	\$1,002.33
76	\$537.51	\$654.55	\$751.36	\$833.43	\$918.95	\$1,012.78	\$1,122.27
77	\$602.37	\$736.07	\$846.79	\$937.22	\$1,031.54	\$1,135.31	\$1,256.59
78	\$657.48	\$806.18	\$929.60	\$1,026.70	\$1,128.12	\$1,239.84	\$1,370.14
79	\$717.65	\$882.96	\$1,020.46	\$1,124.72	\$1,233.78	\$1,354.00	\$1,493.94
80	\$783.36	\$967.12	\$1,120.21	\$1,232.11	\$1,349.32	\$1,478.68	\$1,628.94
81	\$855.03	\$1,059.23	\$1,229.77	\$1,349.78	\$1,475.69	\$1,614.82	\$1,776.15
82	\$933.31	\$1,160.12	\$1,349.99	\$1,478.66	\$1,613.86	\$1,763.51	\$1,936.68
83	\$1,027.62	\$1,281.44	\$1,494.41	\$1,633.50	\$1,780.09	\$1,942.56	\$2,130.40
84	\$1,131.43	\$1,415.45	\$1,654.32	\$1,804.57	\$1,963.42	\$2,139.78	\$2,343.53
85	\$1,245.81	\$1,563.46	\$1,831.33	\$1,993.52	\$2,165.64	\$2,357.00	\$2,577.93
86	\$1,371.74	\$1,726.97	\$2,027.28	\$2,202.29	\$2,388.66	\$2,596.32	\$2,835.81
87	\$1,510.34	\$1,907.56	\$2,244.21	\$2,432.95	\$2,634.67	\$2,859.97	\$3,119.50
88	\$1,642.57	\$2,078.26	\$2,448.45	\$2,648.43	\$2,864.03	\$3,105.65	\$3,384.94
89	\$1,786.39	\$2,264.22	\$2,671.27	\$2,882.98	\$3,113.33	\$3,372.47	\$3,672.92
90	\$1,942.78	\$2,466.80	\$2,914.40	\$3,138.35	\$3,384.38	\$3,662.20	\$3,985.43
91	\$2,112.86	\$2,687.56	\$3,179.61	\$3,416.31	\$3,678.99	\$3,976.82	\$4,324.53
92	\$2,297.89	\$2,928.03	\$3,469.00	\$3,718.91	\$3,999.26	\$4,318.47	\$4,692.46
93	\$2,467.90	\$3,148.63	\$3,733.96	\$3,992.61	\$4,286.23	\$4,622.33	\$5,016.77
94	\$2,650.44	\$3,385.87	\$4,019.20	\$4,286.39	\$4,593.78	\$4,947.57	\$5,363.45
95	\$2,846.53	\$3,640.97	\$4,326.15	\$4,601.84	\$4,923.41	\$5,295.69	\$5,734.10
96	\$3,057.14	\$3,915.32	\$4,656.60	\$4,940.50	\$5,276.74	\$5,668.30	\$6,130.39
97	\$3,283.28	\$4,210.33	\$5,012.27	\$5,304.05	\$5,655.35	\$6,067.16	\$6,554.03
98	\$3,526.18	\$4,527.59	\$5,395.14	\$5,694.40	\$6,061.16	\$6,494.05	\$7,006.98
99	\$3,787.03	\$4,868.71	\$5,807.20	\$6,113.46	\$6,496.06	\$6,950.98	\$7,491.22
100	\$4,067.18	\$5,235.53	\$6,250.76	\$6,563.34	\$6,962.21	\$7,440.08	\$8,008.91

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$59.61	\$70.74	\$80.74	\$90.18	\$99.40	\$109.74	\$121.90
31	\$61.85	\$73.58	\$83.94	\$93.83	\$103.48	\$114.25	\$126.91
32	\$64.18	\$76.49	\$87.35	\$97.68	\$107.72	\$118.99	\$132.11
33	\$66.60	\$79.52	\$90.89	\$101.62	\$112.19	\$123.89	\$137.54
34	\$69.14	\$82.66	\$94.53	\$105.77	\$116.78	\$129.03	\$143.22
35	\$71.75	\$85.91	\$98.38	\$110.07	\$121.56	\$134.33	\$149.05
36	\$73.97	\$88.72	\$101.60	\$113.78	\$125.66	\$138.90	\$154.10
37	\$76.27	\$91.61	\$104.97	\$117.57	\$129.93	\$143.60	\$159.31
38	\$78.62	\$94.62	\$108.44	\$121.48	\$134.34	\$148.48	\$164.66
39	\$81.04	\$97.70	\$112.02	\$125.53	\$138.82	\$153.50	\$170.22
40	\$83.59	\$100.88	\$115.73	\$129.75	\$143.54	\$158.72	\$175.95
41	\$86.16	\$104.15	\$119.59	\$134.10	\$148.36	\$164.13	\$181.94
42	\$88.86	\$107.53	\$123.53	\$138.57	\$153.39	\$169.69	\$188.05
43	\$91.63	\$111.04	\$127.60	\$143.21	\$158.58	\$175.41	\$194.40
44	\$94.45	\$114.63	\$131.86	\$147.98	\$163.95	\$181.34	\$200.95
45	\$97.41	\$118.35	\$136.21	\$152.95	\$169.45	\$187.53	\$207.71
46	\$100.05	\$121.74	\$140.17	\$157.46	\$174.52	\$193.18	\$214.02
47	\$102.77	\$125.24	\$144.27	\$162.15	\$179.74	\$198.99	\$220.44
48	\$105.56	\$128.82	\$148.49	\$166.95	\$185.11	\$204.99	\$227.09
49	\$108.47	\$132.56	\$152.79	\$171.90	\$190.67	\$211.16	\$233.91
50	\$111.47	\$136.35	\$157.27	\$176.98	\$196.35	\$217.53	\$240.97
51	\$114.48	\$140.26	\$161.88	\$182.23	\$202.25	\$224.07	\$248.25
52	\$117.62	\$144.24	\$166.60	\$187.63	\$208.32	\$230.82	\$255.71
53	\$120.86	\$148.42	\$171.44	\$193.18	\$214.56	\$237.77	\$263.44
54	\$124.15	\$152.61	\$176.45	\$198.92	\$220.96	\$244.91	\$271.35
55	\$127.52	\$157.06	\$181.60	\$204.77	\$227.59	\$252.27	\$279.55
56	\$135.77	\$167.10	\$193.15	\$218.09	\$242.61	\$269.14	\$298.41
57	\$144.51	\$177.76	\$205.44	\$232.32	\$258.63	\$287.17	\$318.57
58	\$153.84	\$189.14	\$218.48	\$247.40	\$275.75	\$306.35	\$340.07
59	\$163.71	\$201.26	\$232.39	\$263.51	\$293.98	\$326.83	\$363.02
60	\$174.26	\$214.14	\$247.18	\$280.62	\$313.38	\$348.65	\$387.49
61	\$185.46	\$227.87	\$262.89	\$298.89	\$334.12	\$372.01	\$413.68
62	\$197.43	\$242.42	\$279.60	\$318.31	\$356.13	\$396.86	\$441.54
63	\$214.80	\$263.65	\$303.83	\$345.34	\$385.96	\$429.67	\$477.80
64	\$233.75	\$286.67	\$330.17	\$374.65	\$418.29	\$465.23	\$517.01
65	\$254.33	\$311.75	\$358.78	\$406.46	\$453.24	\$503.72	\$559.43
66	\$276.74	\$338.97	\$389.91	\$440.94	\$491.14	\$545.38	\$605.38
67	\$301.16	\$368.60	\$423.68	\$478.40	\$532.26	\$590.48	\$655.04
68	\$332.65	\$408.22	\$469.99	\$528.91	\$586.96	\$649.96	\$719.99
69	\$367.52	\$452.12	\$521.33	\$584.76	\$647.33	\$715.46	\$791.38
70	\$406.01	\$500.69	\$578.28	\$646.45	\$713.84	\$787.54	\$869.86
71	\$448.53	\$554.50	\$641.46	\$714.72	\$787.26	\$866.90	\$956.11
72	\$495.48	\$614.09	\$711.58	\$790.20	\$868.17	\$954.26	\$1,050.89
73	\$550.12	\$684.69	\$795.76	\$881.07	\$965.85	\$1,059.75	\$1,165.45
74	\$610.74	\$763.42	\$889.85	\$982.43	\$1,074.54	\$1,176.93	\$1,292.52
75	\$678.06	\$851.16	\$995.08	\$1,095.41	\$1,195.47	\$1,307.11	\$1,433.38
76	\$752.82	\$948.99	\$1,112.75	\$1,221.46	\$1,330.00	\$1,451.66	\$1,589.67
77	\$835.74	\$1,058.08	\$1,244.35	\$1,361.98	\$1,479.68	\$1,612.21	\$1,762.97
78	\$908.04	\$1,154.37	\$1,362.21	\$1,486.92	\$1,611.70	\$1,752.73	\$1,913.15
79	\$986.56	\$1,259.44	\$1,491.18	\$1,623.26	\$1,755.55	\$1,905.48	\$2,076.09
80	\$1,071.86	\$1,374.10	\$1,632.39	\$1,772.22	\$1,912.23	\$2,071.54	\$2,252.92
81	\$1,164.54	\$1,499.15	\$1,786.99	\$1,934.80	\$2,082.92	\$2,252.07	\$2,444.82
82	\$1,265.26	\$1,635.60	\$1,956.22	\$2,112.27	\$2,268.79	\$2,448.34	\$2,653.06
83	\$1,390.10	\$1,803.62	\$2,164.66	\$2,331.23	\$2,498.76	\$2,691.78	\$2,911.70
84	\$1,527.30	\$1,988.89	\$2,395.33	\$2,572.99	\$2,752.04	\$2,959.42	\$3,195.58
85	\$1,636.28	\$2,131.51	\$2,566.71	\$2,756.32	\$2,948.37	\$3,170.38	\$3,423.17
86	\$1,756.30	\$2,289.07	\$2,756.42	\$2,958.86	\$3,164.90	\$3,402.75	\$3,673.54
87	\$1,888.44	\$2,463.10	\$2,966.44	\$3,182.62	\$3,403.77	\$3,658.75	\$3,948.95
88	\$2,014.47	\$2,627.58	\$3,164.17	\$3,391.70	\$3,626.47	\$3,897.35	\$4,206.65
89	\$2,151.57	\$2,806.78	\$3,379.92	\$3,619.29	\$3,868.54	\$4,156.41	\$4,486.24
90	\$2,300.64	\$3,002.02	\$3,615.30	\$3,867.04	\$4,131.72	\$4,437.76	\$4,789.64
91	\$2,462.76	\$3,214.75	\$3,872.11	\$4,136.73	\$4,417.75	\$4,743.27	\$5,118.85
92	\$2,639.12	\$3,446.47	\$4,152.27	\$4,430.31	\$4,728.73	\$5,075.02	\$5,476.08
93	\$2,801.13	\$3,659.04	\$4,408.80	\$4,695.83	\$5,007.35	\$5,370.07	\$5,790.90
94	\$2,975.16	\$3,887.67	\$4,684.95	\$4,980.88	\$5,305.99	\$5,685.89	\$6,127.51
95	\$3,162.05	\$4,133.51	\$4,982.16	\$5,286.94	\$5,626.05	\$6,023.92	\$6,487.34
96	\$3,362.79	\$4,397.88	\$5,302.08	\$5,615.51	\$5,969.08	\$6,385.74	\$6,872.07
97	\$3,578.34	\$4,682.17	\$5,646.43	\$5,968.23	\$6,336.70	\$6,773.04	\$7,283.37
98	\$3,809.85	\$4,987.88	\$6,017.12	\$6,346.93	\$6,730.73	\$7,187.57	\$7,723.13
99	\$4,058.50	\$5,316.59	\$6,416.06	\$6,753.52	\$7,152.98	\$7,631.28	\$8,193.24
100	\$4,325.53	\$5,670.09	\$6,845.50	\$7,190.00	\$7,605.57	\$8,106.20	\$8,695.83

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates After 16.91% Increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$121.72	\$149.16	\$172.07	\$196.65	\$220.99	\$246.15	\$274.45
31	\$124.72	\$152.91	\$176.41	\$201.71	\$226.67	\$252.57	\$281.60
32	\$127.81	\$156.74	\$180.86	\$206.85	\$232.54	\$259.11	\$288.99
33	\$130.98	\$160.66	\$185.47	\$212.15	\$238.56	\$265.84	\$296.50
34	\$134.20	\$164.66	\$190.14	\$217.57	\$244.71	\$272.72	\$304.28
35	\$137.51	\$168.79	\$194.95	\$223.14	\$250.94	\$279.79	\$312.21
36	\$139.92	\$171.80	\$198.46	\$227.23	\$255.62	\$285.01	\$318.07
37	\$142.34	\$174.87	\$202.06	\$231.37	\$260.38	\$290.36	\$324.04
38	\$144.85	\$178.01	\$205.74	\$235.65	\$265.20	\$295.81	\$330.13
39	\$147.38	\$181.19	\$209.47	\$239.97	\$270.08	\$301.33	\$336.35
40	\$149.99	\$184.42	\$213.25	\$244.36	\$275.14	\$306.95	\$342.65
41	\$152.60	\$187.76	\$217.12	\$248.86	\$280.22	\$312.71	\$349.06
42	\$155.29	\$191.11	\$221.07	\$253.42	\$285.42	\$318.56	\$355.63
43	\$157.98	\$194.51	\$225.05	\$258.07	\$290.69	\$324.50	\$362.31
44	\$160.78	\$197.95	\$229.15	\$262.78	\$296.11	\$330.57	\$369.09
45	\$163.63	\$201.50	\$233.28	\$267.64	\$301.58	\$336.73	\$376.01
46	\$166.06	\$204.64	\$236.95	\$271.90	\$306.46	\$342.27	\$382.23
47	\$168.60	\$207.80	\$240.66	\$276.23	\$311.41	\$347.84	\$388.47
48	\$171.12	\$211.00	\$244.45	\$280.66	\$316.44	\$353.51	\$394.85
49	\$173.73	\$214.28	\$248.27	\$285.15	\$321.56	\$359.27	\$401.28
50	\$176.36	\$217.61	\$252.20	\$289.70	\$326.77	\$365.13	\$407.88
51	\$179.00	\$220.95	\$256.14	\$294.30	\$332.07	\$371.10	\$414.57
52	\$181.71	\$224.37	\$260.20	\$299.01	\$337.43	\$377.16	\$421.39
53	\$184.50	\$227.86	\$264.23	\$303.83	\$342.88	\$383.32	\$428.31
54	\$187.24	\$231.33	\$268.42	\$308.62	\$348.43	\$389.55	\$435.30
55	\$190.07	\$234.97	\$272.63	\$313.57	\$354.01	\$395.94	\$442.45
56	\$198.19	\$245.43	\$285.17	\$328.43	\$371.20	\$415.36	\$464.49
57	\$206.69	\$256.34	\$298.25	\$343.98	\$389.12	\$435.84	\$487.62
58	\$215.51	\$267.81	\$311.89	\$360.24	\$407.95	\$457.25	\$511.91
59	\$224.74	\$279.74	\$326.23	\$377.27	\$427.68	\$479.75	\$537.41
60	\$234.32	\$292.24	\$341.19	\$395.10	\$448.38	\$503.29	\$564.16
61	\$244.35	\$305.26	\$356.88	\$413.83	\$470.04	\$528.09	\$592.28
62	\$254.77	\$318.88	\$373.23	\$433.41	\$492.79	\$554.02	\$621.74
63	\$273.67	\$341.99	\$399.82	\$463.13	\$525.57	\$590.04	\$661.36
64	\$294.05	\$366.76	\$428.31	\$494.84	\$560.55	\$628.38	\$703.53
65	\$315.87	\$393.38	\$458.89	\$528.76	\$597.80	\$669.25	\$748.37
66	\$339.35	\$421.88	\$491.64	\$564.96	\$637.57	\$712.70	\$796.07
67	\$364.53	\$452.47	\$526.68	\$603.69	\$680.01	\$759.00	\$846.80
68	\$397.69	\$494.61	\$576.53	\$658.35	\$739.37	\$823.47	\$917.01
69	\$433.85	\$540.68	\$631.11	\$717.89	\$803.99	\$893.43	\$993.03
70	\$473.28	\$591.06	\$690.83	\$782.88	\$874.22	\$969.26	\$1,075.33
71	\$516.33	\$646.10	\$756.25	\$853.74	\$950.56	\$1,051.58	\$1,164.49
72	\$563.29	\$706.29	\$827.83	\$931.00	\$1,033.59	\$1,140.85	\$1,261.05
73	\$619.11	\$779.24	\$915.71	\$1,026.82	\$1,137.56	\$1,253.32	\$1,383.27
74	\$680.42	\$859.75	\$1,012.86	\$1,132.58	\$1,251.89	\$1,376.86	\$1,517.38
75	\$747.81	\$948.58	\$1,120.37	\$1,249.18	\$1,377.77	\$1,512.58	\$1,664.47
76	\$821.85	\$1,046.55	\$1,239.24	\$1,377.80	\$1,516.22	\$1,661.68	\$1,825.84
77	\$903.28	\$1,154.66	\$1,370.76	\$1,519.69	\$1,668.66	\$1,825.50	\$2,002.87
78	\$976.64	\$1,253.42	\$1,492.12	\$1,649.89	\$1,807.84	\$1,974.24	\$2,161.63
79	\$1,055.92	\$1,360.57	\$1,624.16	\$1,791.23	\$1,958.62	\$2,135.09	\$2,333.00
80	\$1,141.68	\$1,476.95	\$1,767.98	\$1,944.75	\$2,122.01	\$2,309.03	\$2,517.95
81	\$1,234.37	\$1,603.23	\$1,924.50	\$2,111.38	\$2,299.00	\$2,497.15	\$2,717.61
82	\$1,334.59	\$1,740.27	\$2,094.85	\$2,292.33	\$2,490.78	\$2,700.60	\$2,933.04
83	\$1,464.41	\$1,916.59	\$2,313.05	\$2,524.43	\$2,737.50	\$2,963.20	\$3,212.45
84	\$1,606.81	\$2,110.78	\$2,553.98	\$2,780.08	\$3,008.74	\$3,251.25	\$3,518.48
85	\$1,715.79	\$2,253.40	\$2,725.36	\$2,963.41	\$3,205.07	\$3,462.21	\$3,746.07
86	\$1,835.81	\$2,410.96	\$2,915.07	\$3,165.95	\$3,421.60	\$3,694.58	\$3,996.44
87	\$1,967.95	\$2,584.99	\$3,125.09	\$3,389.71	\$3,660.47	\$3,950.58	\$4,271.85
88	\$2,093.98	\$2,749.47	\$3,322.82	\$3,598.79	\$3,883.17	\$4,189.18	\$4,529.55
89	\$2,231.08	\$2,928.67	\$3,538.57	\$3,826.38	\$4,125.24	\$4,448.24	\$4,809.14
90	\$2,380.15	\$3,123.91	\$3,773.95	\$4,074.13	\$4,388.42	\$4,729.59	\$5,112.54
91	\$2,542.27	\$3,336.64	\$4,030.76	\$4,343.82	\$4,674.45	\$5,035.10	\$5,441.75
92	\$2,718.63	\$3,568.36	\$4,310.92	\$4,637.40	\$4,985.43	\$5,366.85	\$5,798.98
93	\$2,880.64	\$3,780.93	\$4,567.45	\$4,902.92	\$5,264.05	\$5,661.90	\$6,113.80
94	\$3,054.67	\$4,009.56	\$4,843.60	\$5,187.97	\$5,562.69	\$5,977.72	\$6,450.41
95	\$3,241.56	\$4,255.40	\$5,140.81	\$5,494.03	\$5,882.75	\$6,315.75	\$6,810.24
96	\$3,442.30	\$4,519.77	\$5,460.73	\$5,822.60	\$6,225.78	\$6,677.57	\$7,194.97
97	\$3,657.85	\$4,804.06	\$5,805.08	\$6,175.32	\$6,593.40	\$7,064.87	\$7,606.27
98	\$3,889.36	\$5,109.77	\$6,175.77	\$6,554.02	\$6,987.43	\$7,479.40	\$8,046.03
99	\$4,138.01	\$5,438.48	\$6,574.71	\$6,960.61	\$7,409.68	\$7,923.11	\$8,516.14
100	\$4,405.04	\$5,791.98	\$7,004.15	\$7,397.09	\$7,862.27	\$8,398.03	\$9,018.73

METROPOLITAN LIFE INSURANCE COMPANY

Policy Forms: VIP2 (old rates)

Using the Rating Factors for Inflation Decreases in the Gross Premium Methodology

The rating factors in the following tables are additional to the rates and factors already filed. For example:

A 55 year old (age at issue) chooses a VIP2 (Ideal) policy with 5% automatic compound inflation, 100% home care coverage, a 4 year lifetime benefit, a \$10 daily benefit, a 45 day elimination period. His/her original premium was determined as follows:

Previously Filed	Base Plan Premium	\$	142.30
Previously Filed	Elimination Period Factor		1.11
	Adjusted Premium	\$	157.95
	Final Premium	\$	157.95

Should that individual subsequently choose to decrease inflation from 5% to 4% (automatic compound), the new premium would be determined as follows:

Previously Filed	Base Plan Premium	\$	142.30
Previously Filed	Elimination Period Factor		1.11
	Adjusted Premium	\$	157.95
New	Inflation Decrease Factor *		0.853241
	Final Premium	\$	134.77

* Because the individual is reducing inflation from 5.0% to 4.0% (a decrease of 1.0%), the inflation decrease factor = $(0.984254)^{10} = 0.853241$.
The table factor (which reflects a 0.1% decrease) is applied 10 times to represent a 1.0% decrease.

With 18% rate increase coincident with inflation decrease:

Filed w/ 18% incr.	Base Plan Premium	\$	167.91
Previously Filed	Elimination Period Factor		1.11
	Adjusted Premium	\$	186.38
New	Inflation Decrease Factor *		0.853241
	Final Premium	\$	159.03
	Actual Billed Premium **	\$	157.95

** Simplified to charge premium before rate increase.

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (Old Rates) Policy Form Series: LTC2-FAC
Facilities Only No Home Care
Rating Factors for Decreases in
Compound Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.984852	0.983189	0.982187	0.981208	0.980572	0.980161	0.979701
31	0.984540	0.982945	0.981993	0.981038	0.980405	0.980006	0.979563
32	0.984231	0.982708	0.981801	0.980862	0.980243	0.979850	0.979426
33	0.983918	0.982468	0.981604	0.980689	0.980082	0.979699	0.979292
34	0.983605	0.982230	0.981417	0.980513	0.979920	0.979547	0.979154
35	0.983298	0.981989	0.981224	0.980337	0.979755	0.979391	0.979019
36	0.983146	0.981903	0.981184	0.980315	0.979737	0.979380	0.979020
37	0.982997	0.981820	0.981139	0.980285	0.979719	0.979367	0.979022
38	0.982850	0.981738	0.981100	0.980257	0.979704	0.979354	0.979026
39	0.982693	0.981654	0.981055	0.980229	0.979683	0.979343	0.979029
40	0.982541	0.981573	0.981016	0.980206	0.979671	0.979330	0.979027
41	0.982395	0.981490	0.980973	0.980174	0.979650	0.979323	0.979032
42	0.982244	0.981403	0.980932	0.980149	0.979633	0.979309	0.979035
43	0.982096	0.981319	0.980893	0.980121	0.979615	0.979298	0.979038
44	0.981945	0.981239	0.980851	0.980094	0.979598	0.979287	0.979041
45	0.981789	0.981153	0.980810	0.980065	0.979582	0.979273	0.979045
46	0.981776	0.981197	0.980889	0.980151	0.979673	0.979371	0.979143
47	0.981766	0.981240	0.980962	0.980240	0.979765	0.979468	0.979246
48	0.981747	0.981281	0.981037	0.980324	0.979857	0.979563	0.979347
49	0.981736	0.981325	0.981113	0.980411	0.979949	0.979661	0.979448
50	0.981724	0.981365	0.981192	0.980498	0.980037	0.979757	0.979548
51	0.981709	0.981406	0.981268	0.980584	0.980131	0.979854	0.979653
52	0.981698	0.981447	0.981348	0.980672	0.980225	0.979948	0.979753
53	0.981680	0.981486	0.981421	0.980757	0.980315	0.980045	0.979856
54	0.981666	0.981533	0.981501	0.980844	0.980408	0.980143	0.979957
55	0.981655	0.981575	0.981579	0.980927	0.980500	0.980239	0.980058
56	0.982306	0.982083	0.981973	0.981323	0.980890	0.980621	0.980440
57	0.982960	0.982587	0.982374	0.981715	0.981278	0.981006	0.980824
58	0.983615	0.983090	0.982772	0.982109	0.981664	0.981391	0.981207
59	0.984269	0.983594	0.983172	0.982501	0.982050	0.981771	0.981589
60	0.984924	0.984102	0.983573	0.982893	0.982439	0.982157	0.981971
61	0.985584	0.984607	0.983972	0.983286	0.982825	0.982540	0.982355
62	0.986241	0.985115	0.984371	0.983679	0.983214	0.982924	0.982737
63	0.986521	0.985445	0.984728	0.984104	0.983689	0.983439	0.983279
64	0.986802	0.985776	0.985088	0.984531	0.984166	0.983949	0.983820
65	0.987079	0.986105	0.985446	0.984959	0.984643	0.984463	0.984363
66	0.987363	0.986435	0.985805	0.985385	0.985118	0.984977	0.984905
67	0.987644	0.986765	0.986165	0.985811	0.985594	0.985491	0.985446
68	0.988053	0.987180	0.986581	0.986270	0.986086	0.986007	0.985985
69	0.988460	0.987593	0.986997	0.986732	0.986578	0.986527	0.986526
70	0.988868	0.988011	0.987413	0.987192	0.987070	0.987044	0.987063
71	0.989276	0.988427	0.987829	0.987652	0.987563	0.987560	0.987603
72	0.989683	0.988841	0.988245	0.988113	0.988057	0.988079	0.988144
73	0.990071	0.989228	0.988624	0.988504	0.988458	0.988489	0.988561
74	0.990456	0.989612	0.989003	0.988897	0.988860	0.988901	0.988977
75	0.990844	0.989996	0.989383	0.989289	0.989262	0.989310	0.989395
76	0.991232	0.990381	0.989762	0.989681	0.989665	0.989719	0.989809
77	0.991618	0.990767	0.990141	0.990073	0.990065	0.990129	0.990226
78	0.991829	0.990967	0.990334	0.990278	0.990280	0.990348	0.990455
79	0.992040	0.991171	0.990525	0.990479	0.990490	0.990566	0.990680
80	0.992250	0.991372	0.990717	0.990680	0.990702	0.990784	0.990912
81	0.992461	0.991573	0.990911	0.990884	0.990913	0.991003	0.991139
82	0.992672	0.991774	0.991101	0.991088	0.991124	0.991223	0.991365
83	0.992701	0.991786	0.991110	0.991110	0.991155	0.991259	0.991412
84	0.992729	0.991802	0.991117	0.991130	0.991182	0.991297	0.991459
85	0.993276	0.992425	0.991798	0.991795	0.991836	0.991935	0.992076
86	0.993788	0.993009	0.992436	0.992423	0.992450	0.992534	0.992660
87	0.994266	0.993554	0.993032	0.993008	0.993025	0.993096	0.993209
88	0.994656	0.993996	0.993514	0.993481	0.993489	0.993550	0.993651
89	0.995025	0.994414	0.993968	0.993924	0.993925	0.993978	0.994069
90	0.995370	0.994805	0.994392	0.994342	0.994337	0.994382	0.994464
91	0.995695	0.995173	0.994795	0.994735	0.994724	0.994761	0.994836
92	0.995998	0.995515	0.995168	0.995105	0.995090	0.995119	0.995185
93	0.996240	0.995791	0.995466	0.995396	0.995375	0.995397	0.995456
94	0.996472	0.996051	0.995747	0.995673	0.995646	0.995663	0.995716
95	0.996687	0.996296	0.996014	0.995934	0.995903	0.995914	0.995958
96	0.996890	0.996526	0.996267	0.996181	0.996146	0.996153	0.996190
97	0.997084	0.996745	0.996505	0.996415	0.996377	0.996378	0.996409
98	0.997265	0.996950	0.996725	0.996635	0.996593	0.996591	0.996618
99	0.997437	0.997143	0.996937	0.996844	0.996798	0.996792	0.996816
100	0.997597	0.997325	0.997133	0.997040	0.996992	0.996985	0.997002

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (Old Rates) Policy Form Series: LTC2-IDEAL
Ideal 100% Home Care
Rating Factors for Decreases in
Compound Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.985035	0.984206	0.983556	0.982762	0.982226	0.981896	0.981777
31	0.984840	0.984067	0.983453	0.982664	0.982140	0.981812	0.981691
32	0.984646	0.983927	0.983349	0.982572	0.982050	0.981727	0.981604
33	0.984447	0.983790	0.983245	0.982479	0.981963	0.981646	0.981519
34	0.984254	0.983651	0.983141	0.982384	0.981877	0.981565	0.981436
35	0.984060	0.983508	0.983038	0.982290	0.981789	0.981481	0.981348
36	0.984002	0.983502	0.983053	0.982317	0.981820	0.981514	0.981379
37	0.983944	0.983489	0.983072	0.982343	0.981849	0.981549	0.981410
38	0.983888	0.983478	0.983097	0.982369	0.981881	0.981587	0.981444
39	0.983827	0.983471	0.983112	0.982393	0.981914	0.981619	0.981476
40	0.983770	0.983459	0.983133	0.982421	0.981942	0.981653	0.981506
41	0.983715	0.983449	0.983150	0.982448	0.981973	0.981686	0.981539
42	0.983657	0.983438	0.983174	0.982473	0.982008	0.981723	0.981569
43	0.983596	0.983428	0.983193	0.982500	0.982036	0.981758	0.981601
44	0.983540	0.983418	0.983208	0.982526	0.982070	0.981792	0.981634
45	0.983480	0.983407	0.983228	0.982552	0.982102	0.981826	0.981668
46	0.983525	0.983483	0.983331	0.982659	0.982212	0.981940	0.981780
47	0.983568	0.983562	0.983433	0.982764	0.982320	0.982053	0.981896
48	0.983605	0.983641	0.983536	0.982871	0.982431	0.982164	0.982013
49	0.983648	0.983718	0.983638	0.982979	0.982538	0.982277	0.982125
50	0.983690	0.983794	0.983741	0.983083	0.982650	0.982389	0.982242
51	0.983726	0.983871	0.983845	0.983191	0.982760	0.982502	0.982356
52	0.983769	0.983950	0.983946	0.983298	0.982870	0.982616	0.982473
53	0.983816	0.984027	0.984050	0.983407	0.982980	0.982727	0.982587
54	0.983853	0.984106	0.984152	0.983512	0.983090	0.982840	0.982700
55	0.983899	0.984185	0.984254	0.983618	0.983200	0.982952	0.982818
56	0.984553	0.984674	0.984627	0.983986	0.983560	0.983313	0.983172
57	0.985203	0.985162	0.985006	0.984353	0.983922	0.983670	0.983527
58	0.985861	0.985651	0.985383	0.984721	0.984286	0.984026	0.983885
59	0.986517	0.986143	0.985759	0.985092	0.984648	0.984388	0.984240
60	0.987173	0.986632	0.986135	0.985458	0.985010	0.984746	0.984595
61	0.987829	0.987124	0.986513	0.985824	0.985374	0.985105	0.984954
62	0.988487	0.987616	0.986888	0.986193	0.985738	0.985464	0.985307
63	0.988748	0.987914	0.987209	0.986581	0.986170	0.985937	0.985809
64	0.989015	0.988212	0.987531	0.986964	0.986604	0.986405	0.986311
65	0.989280	0.988508	0.987849	0.987349	0.987038	0.986877	0.986814
66	0.989545	0.988806	0.988167	0.987735	0.987472	0.987352	0.987313
67	0.989809	0.989105	0.988491	0.988121	0.987907	0.987822	0.987816
68	0.990178	0.989467	0.988848	0.988524	0.988342	0.988285	0.988299
69	0.990545	0.989828	0.989208	0.988929	0.988780	0.988745	0.988783
70	0.990914	0.990189	0.989566	0.989331	0.989216	0.989207	0.989264
71	0.991282	0.990553	0.989928	0.989733	0.989651	0.989670	0.989746
72	0.991651	0.990914	0.990286	0.990138	0.990088	0.990131	0.990228
73	0.991978	0.991226	0.990591	0.990457	0.990417	0.990469	0.990570
74	0.992306	0.991537	0.990898	0.990776	0.990745	0.990806	0.990913
75	0.992632	0.991850	0.991204	0.991094	0.991074	0.991142	0.991258
76	0.992961	0.992165	0.991509	0.991410	0.991399	0.991476	0.991600
77	0.993290	0.992477	0.991815	0.991730	0.991729	0.991815	0.991943
78	0.993420	0.992590	0.991915	0.991846	0.991855	0.991948	0.992088
79	0.993550	0.992701	0.992022	0.991963	0.991983	0.992080	0.992229
80	0.993681	0.992811	0.992123	0.992078	0.992106	0.992215	0.992374
81	0.993812	0.992924	0.992228	0.992193	0.992233	0.992347	0.992514
82	0.993943	0.993036	0.992330	0.992308	0.992356	0.992481	0.992658
83	0.993971	0.993050	0.992338	0.992329	0.992387	0.992518	0.992704
84	0.994000	0.993065	0.992345	0.992351	0.992416	0.992555	0.992751
85	0.994464	0.993606	0.992947	0.992940	0.992994	0.993117	0.993291
86	0.994895	0.994114	0.993510	0.993492	0.993535	0.993641	0.993799
87	0.995298	0.994585	0.994035	0.994009	0.994040	0.994134	0.994273
88	0.995629	0.994966	0.994456	0.994423	0.994445	0.994529	0.994657
89	0.995934	0.995321	0.994852	0.994810	0.994827	0.994899	0.995016
90	0.996226	0.995657	0.995223	0.995174	0.995183	0.995249	0.995357
91	0.996495	0.995969	0.995572	0.995516	0.995520	0.995578	0.995674
92	0.996745	0.996261	0.995895	0.995837	0.995834	0.995883	0.995973
93	0.996946	0.996495	0.996153	0.996089	0.996081	0.996123	0.996203
94	0.997137	0.996714	0.996397	0.996328	0.996315	0.996349	0.996423
95	0.997314	0.996922	0.996625	0.996552	0.996535	0.996565	0.996629
96	0.997482	0.997117	0.996841	0.996766	0.996744	0.996768	0.996826
97	0.997639	0.997300	0.997044	0.996965	0.996942	0.996960	0.997011
98	0.997789	0.997473	0.997234	0.997156	0.997128	0.997141	0.997188
99	0.997929	0.997635	0.997414	0.997336	0.997302	0.997313	0.997353
100	0.997978	0.997769	0.997743	0.997735	0.997730	0.997731	0.997735

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (Old Rates) Policy Form Series: LTC2-IDEAL
Ideal 75% Home Care
Rating Factors for Decreases in
Compound Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.984377	0.983414	0.982755	0.981959	0.981424	0.981097	0.980964
31	0.984175	0.983272	0.982653	0.981867	0.981339	0.981012	0.980878
32	0.983981	0.983137	0.982549	0.981775	0.981253	0.980932	0.980794
33	0.983789	0.982994	0.982444	0.981680	0.981166	0.980848	0.980707
34	0.983592	0.982857	0.982339	0.981584	0.981078	0.980762	0.980621
35	0.983399	0.982716	0.982236	0.981494	0.980990	0.980682	0.980537
36	0.983343	0.982707	0.982255	0.981520	0.981025	0.980717	0.980569
37	0.983285	0.982697	0.982276	0.981545	0.981055	0.980754	0.980599
38	0.983229	0.982688	0.982295	0.981568	0.981086	0.980785	0.980631
39	0.983168	0.982673	0.982313	0.981596	0.981116	0.980823	0.980665
40	0.983108	0.982666	0.982331	0.981623	0.981146	0.980854	0.980696
41	0.983054	0.982657	0.982351	0.981649	0.981179	0.980893	0.980726
42	0.982995	0.982642	0.982368	0.981676	0.981210	0.980923	0.980757
43	0.982937	0.982633	0.982388	0.981702	0.981242	0.980959	0.980790
44	0.982880	0.982621	0.982406	0.981727	0.981270	0.980994	0.980822
45	0.982820	0.982614	0.982427	0.981751	0.981301	0.981029	0.980854
46	0.982865	0.982692	0.982529	0.981859	0.981414	0.981140	0.980971
47	0.982903	0.982767	0.982628	0.981966	0.981524	0.981254	0.981083
48	0.982949	0.982846	0.982734	0.982071	0.981632	0.981367	0.981200
49	0.982987	0.982924	0.982837	0.982178	0.981744	0.981479	0.981314
50	0.983029	0.983001	0.982938	0.982288	0.981850	0.981593	0.981428
51	0.983067	0.983077	0.983039	0.982392	0.981960	0.981703	0.981543
52	0.983112	0.983157	0.983142	0.982496	0.982069	0.981817	0.981658
53	0.983156	0.983231	0.983246	0.982605	0.982182	0.981929	0.981774
54	0.983194	0.983311	0.983348	0.982712	0.982292	0.982043	0.981890
55	0.983233	0.983389	0.983449	0.982818	0.982401	0.982155	0.982004
56	0.983891	0.983877	0.983827	0.983187	0.982761	0.982510	0.982361
57	0.984541	0.984367	0.984202	0.983550	0.983125	0.982871	0.982717
58	0.985200	0.984858	0.984577	0.983922	0.983487	0.983229	0.983070
59	0.985853	0.985346	0.984953	0.984288	0.983850	0.983590	0.983425
60	0.986506	0.985839	0.985330	0.984657	0.984210	0.983945	0.983782
61	0.987165	0.986327	0.985706	0.985026	0.984571	0.984303	0.984138
62	0.987821	0.986818	0.986083	0.985391	0.984936	0.984663	0.984494
63	0.988086	0.987116	0.986403	0.985776	0.985369	0.985135	0.984993
64	0.988351	0.987413	0.986722	0.986162	0.985803	0.985606	0.985495
65	0.988616	0.987710	0.987041	0.986546	0.986239	0.986077	0.985995
66	0.988879	0.988010	0.987363	0.986932	0.986670	0.986548	0.986497
67	0.989144	0.988306	0.987684	0.987317	0.987105	0.987019	0.987000
68	0.989512	0.988668	0.988041	0.987720	0.987540	0.987478	0.987481
69	0.989880	0.989029	0.988400	0.988123	0.987976	0.987942	0.987963
70	0.990247	0.989390	0.988759	0.988526	0.988411	0.988403	0.988445
71	0.990617	0.989753	0.989118	0.988929	0.988848	0.988866	0.988928
72	0.990982	0.990114	0.989479	0.989334	0.989283	0.989329	0.989408
73	0.991311	0.990426	0.989784	0.989650	0.989611	0.989662	0.989751
74	0.991639	0.990738	0.990088	0.989967	0.989941	0.989998	0.990095
75	0.991966	0.991051	0.990393	0.990287	0.990269	0.990335	0.990437
76	0.992296	0.991365	0.990699	0.990605	0.990596	0.990671	0.990781
77	0.992623	0.991677	0.991004	0.990923	0.990926	0.991009	0.991125
78	0.992754	0.991786	0.991106	0.991039	0.991050	0.991140	0.991267
79	0.992883	0.991900	0.991211	0.991154	0.991175	0.991275	0.991409
80	0.993013	0.992012	0.991314	0.991270	0.991300	0.991408	0.991551
81	0.993144	0.992123	0.991417	0.991385	0.991425	0.991543	0.991695
82	0.993273	0.992236	0.991520	0.991502	0.991550	0.991674	0.991837
83	0.993302	0.992250	0.991528	0.991521	0.991582	0.991710	0.991884
84	0.993330	0.992266	0.991536	0.991540	0.991610	0.991749	0.991930
85	0.993840	0.992858	0.992189	0.992185	0.992238	0.992358	0.992520
86	0.994313	0.993414	0.992804	0.992784	0.992826	0.992932	0.993076
87	0.994757	0.993932	0.993375	0.993348	0.993380	0.993471	0.993599
88	0.995119	0.994351	0.993836	0.993800	0.993821	0.993903	0.994019
89	0.995459	0.994746	0.994270	0.994227	0.994239	0.994312	0.994417
90	0.995778	0.995119	0.994680	0.994626	0.994633	0.994694	0.994791
91	0.996077	0.995467	0.995061	0.995001	0.995003	0.995057	0.995144
92	0.996355	0.995791	0.995419	0.995353	0.995348	0.995395	0.995475
93	0.996578	0.996051	0.995701	0.995633	0.995622	0.995661	0.995731
94	0.996788	0.996296	0.995971	0.995896	0.995880	0.995913	0.995974
95	0.996986	0.996526	0.996224	0.996146	0.996125	0.996150	0.996205
96	0.997173	0.996744	0.996464	0.996381	0.996358	0.996377	0.996424
97	0.997349	0.996950	0.996689	0.996604	0.996574	0.996589	0.996631
98	0.997515	0.997143	0.996901	0.996816	0.996780	0.996790	0.996829
99	0.997673	0.997324	0.997102	0.997011	0.996974	0.996984	0.997014
100	0.999771	0.999734	0.999711	0.999701	0.999697	0.999697	0.999700

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (Old Rates) Policy Form Series: LTC2-IDEAL
Ideal 50% Home Care
Rating Factors for Decreases in
Compound Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.983855	0.982839	0.982183	0.981393	0.980864	0.980524	0.980384
31	0.983665	0.982701	0.982078	0.981300	0.980773	0.980442	0.980301
32	0.983468	0.982561	0.981972	0.981204	0.980687	0.980361	0.980215
33	0.983270	0.982428	0.981864	0.981109	0.980603	0.980280	0.980129
34	0.983073	0.982287	0.981762	0.981017	0.980513	0.980197	0.980041
35	0.982877	0.982145	0.981662	0.980924	0.980429	0.980113	0.979958
36	0.982826	0.982135	0.981679	0.980951	0.980455	0.980149	0.979988
37	0.982764	0.982128	0.981697	0.980977	0.980487	0.980184	0.980021
38	0.982707	0.982115	0.981719	0.981005	0.980521	0.980218	0.980054
39	0.982652	0.982103	0.981737	0.981029	0.980549	0.980251	0.980085
40	0.982594	0.982094	0.981757	0.981055	0.980581	0.980283	0.980119
41	0.982535	0.982084	0.981775	0.981083	0.980616	0.980318	0.980149
42	0.982478	0.982072	0.981797	0.981108	0.980643	0.980354	0.980181
43	0.982418	0.982063	0.981814	0.981132	0.980673	0.980388	0.980212
44	0.982360	0.982052	0.981833	0.981162	0.980704	0.980424	0.980244
45	0.982304	0.982041	0.981852	0.981188	0.980737	0.980457	0.980277
46	0.982345	0.982121	0.981957	0.981292	0.980847	0.980570	0.980389
47	0.982387	0.982195	0.982058	0.981399	0.980954	0.980682	0.980506
48	0.982428	0.982271	0.982159	0.981506	0.981066	0.980797	0.980621
49	0.982470	0.982354	0.982264	0.981612	0.981174	0.980908	0.980734
50	0.982512	0.982427	0.982364	0.981719	0.981285	0.981024	0.980851
51	0.982556	0.982507	0.982468	0.981823	0.981394	0.981133	0.980966
52	0.982592	0.982588	0.982568	0.981930	0.981506	0.981244	0.981081
53	0.982631	0.982664	0.982670	0.982036	0.981614	0.981359	0.981196
54	0.982675	0.982742	0.982776	0.982144	0.981724	0.981471	0.981313
55	0.982715	0.982819	0.982877	0.982253	0.981832	0.981584	0.981428
56	0.983368	0.983307	0.983253	0.982617	0.982195	0.981942	0.981783
57	0.984024	0.983794	0.983627	0.982985	0.982557	0.982301	0.982138
58	0.984677	0.984288	0.984004	0.983351	0.982918	0.982656	0.982493
59	0.985332	0.984775	0.984378	0.983720	0.983278	0.983015	0.982848
60	0.985987	0.985264	0.984755	0.984086	0.983643	0.983374	0.983201
61	0.986643	0.985754	0.985131	0.984455	0.984004	0.983732	0.983559
62	0.987303	0.986246	0.985509	0.984822	0.984366	0.984090	0.983914
63	0.987564	0.986542	0.985829	0.985207	0.984801	0.984561	0.984414
64	0.987831	0.986838	0.986146	0.985593	0.985235	0.985031	0.984914
65	0.988095	0.987139	0.986468	0.985977	0.985668	0.985504	0.985413
66	0.988359	0.987434	0.986785	0.986364	0.986102	0.985976	0.985916
67	0.988624	0.987733	0.987107	0.986746	0.986535	0.986445	0.986420
68	0.988993	0.988094	0.987463	0.987151	0.986970	0.986905	0.986900
69	0.989361	0.988456	0.987825	0.987552	0.987403	0.987365	0.987380
70	0.989726	0.988818	0.988183	0.987954	0.987840	0.987827	0.987861
71	0.990095	0.989179	0.988542	0.988359	0.988278	0.988291	0.988344
72	0.990461	0.989541	0.988902	0.988760	0.988712	0.988751	0.988826
73	0.990789	0.989852	0.989206	0.989078	0.989041	0.989088	0.989169
74	0.991117	0.990164	0.989511	0.989397	0.989368	0.989422	0.989511
75	0.991445	0.990475	0.989817	0.989714	0.989697	0.989760	0.989855
76	0.991773	0.990789	0.990121	0.990034	0.990025	0.990096	0.990197
77	0.992099	0.991100	0.990426	0.990351	0.990352	0.990431	0.990541
78	0.992231	0.991212	0.990531	0.990466	0.990476	0.990564	0.990681
79	0.992361	0.991324	0.990632	0.990582	0.990601	0.990697	0.990823
80	0.992490	0.991435	0.990736	0.990697	0.990728	0.990831	0.990967
81	0.992619	0.991547	0.990837	0.990814	0.990854	0.990963	0.991110
82	0.992751	0.991659	0.990942	0.990929	0.990978	0.991097	0.991253
83	0.992780	0.991674	0.990951	0.990949	0.991008	0.991133	0.991299
84	0.992808	0.991688	0.990958	0.990971	0.991038	0.991171	0.991343
85	0.993350	0.992318	0.991647	0.991646	0.991701	0.991817	0.991971
86	0.993857	0.992908	0.992293	0.992282	0.992323	0.992423	0.992561
87	0.994331	0.993460	0.992901	0.992875	0.992905	0.992994	0.993114
88	0.994718	0.993908	0.993389	0.993354	0.993376	0.993452	0.993561
89	0.995082	0.994329	0.993850	0.993806	0.993820	0.993886	0.993985
90	0.995423	0.994726	0.994283	0.994231	0.994238	0.994293	0.994386
91	0.995744	0.995099	0.994690	0.994632	0.994630	0.994680	0.994761
92	0.996045	0.995447	0.995071	0.995008	0.995000	0.995042	0.995117
93	0.996285	0.995725	0.995376	0.995304	0.995292	0.995326	0.995392
94	0.996511	0.995988	0.995662	0.995587	0.995564	0.995594	0.995651
95	0.996726	0.996236	0.995934	0.995851	0.995828	0.995849	0.995899
96	0.996927	0.996473	0.996190	0.996103	0.996073	0.996090	0.996133
97	0.997119	0.996693	0.996431	0.996340	0.996308	0.996318	0.996358
98	0.997298	0.996901	0.996658	0.996566	0.996529	0.996537	0.996567
99	0.997468	0.997097	0.996872	0.996777	0.996738	0.996740	0.996767
100	0.999749	0.999711	0.999687	0.999676	0.999671	0.999671	0.999673

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (Old Rates) Policy Form Series: LTC2-PREM
Premier 100% Home Care
Rating Factors for Decreases in
Compound Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	0.981699	0.981282	0.980960	0.980375	0.979963	0.979702
31	0.981621	0.981240	0.980951	0.980375	0.979961	0.979704
32	0.981534	0.981202	0.980939	0.980366	0.979959	0.979704
33	0.981455	0.981165	0.980926	0.980362	0.979957	0.979705
34	0.981371	0.981125	0.980917	0.980357	0.979956	0.979707
35	0.981284	0.981087	0.980902	0.980352	0.979955	0.979705
36	0.981314	0.981148	0.980989	0.980440	0.980042	0.979801
37	0.981340	0.981209	0.981072	0.980527	0.980133	0.979893
38	0.981367	0.981271	0.981157	0.980613	0.980222	0.979984
39	0.981396	0.981332	0.981243	0.980700	0.980312	0.980075
40	0.981423	0.981394	0.981329	0.980790	0.980399	0.980167
41	0.981451	0.981455	0.981414	0.980876	0.980491	0.980260
42	0.981477	0.981518	0.981499	0.980965	0.980580	0.980352
43	0.981506	0.981576	0.981584	0.981051	0.980669	0.980446
44	0.981534	0.981636	0.981666	0.981138	0.980758	0.980538
45	0.981561	0.981700	0.981751	0.981227	0.980850	0.980628
46	0.981657	0.981825	0.981896	0.981373	0.980999	0.980780
47	0.981752	0.981943	0.982039	0.981516	0.981146	0.980928
48	0.981847	0.982069	0.982182	0.981662	0.981294	0.981081
49	0.981941	0.982193	0.982324	0.981807	0.981442	0.981233
50	0.982037	0.982311	0.982468	0.981953	0.981590	0.981382
51	0.982130	0.982434	0.982612	0.982098	0.981736	0.981533
52	0.982228	0.982556	0.982752	0.982241	0.981884	0.981686
53	0.982323	0.982681	0.982898	0.982386	0.982035	0.981836
54	0.982414	0.982804	0.983041	0.982532	0.982183	0.981987
55	0.982516	0.982924	0.983181	0.982677	0.982330	0.982138
56	0.983183	0.983425	0.983568	0.983055	0.982703	0.982508
57	0.983857	0.983929	0.983955	0.983432	0.983074	0.982879
58	0.984526	0.984430	0.984340	0.983809	0.983447	0.983247
59	0.985200	0.984932	0.984727	0.984187	0.983822	0.983615
60	0.985873	0.985432	0.985114	0.984565	0.984194	0.983986
61	0.986548	0.985937	0.985498	0.984946	0.984567	0.984356
62	0.987221	0.986438	0.985887	0.985322	0.984939	0.984725
63	0.987496	0.986744	0.986213	0.985713	0.985378	0.985201
64	0.987770	0.987051	0.986538	0.986103	0.985820	0.985676
65	0.988043	0.987356	0.986865	0.986495	0.986258	0.986155
66	0.988321	0.987661	0.987190	0.986885	0.986698	0.986631
67	0.988594	0.987966	0.987517	0.987277	0.987139	0.987107
68	0.988986	0.988356	0.987902	0.987706	0.987599	0.987593
69	0.989380	0.988746	0.988290	0.988134	0.988060	0.988078
70	0.989773	0.989136	0.988677	0.988563	0.988522	0.988565
71	0.990168	0.989527	0.989064	0.988992	0.988983	0.989052
72	0.990562	0.989920	0.989451	0.989422	0.989443	0.989539
73	0.990941	0.990292	0.989813	0.989796	0.989826	0.989928
74	0.991322	0.990663	0.990178	0.990171	0.990210	0.990320
75	0.991704	0.991032	0.990540	0.990547	0.990595	0.990712
76	0.992084	0.991405	0.990905	0.990921	0.990979	0.991102
77	0.992466	0.991777	0.991269	0.991299	0.991364	0.991492
78	0.992630	0.991929	0.991409	0.991450	0.991524	0.991661
79	0.992794	0.992078	0.991553	0.991603	0.991684	0.991829
80	0.992961	0.992231	0.991692	0.991752	0.991845	0.991998
81	0.993124	0.992382	0.991835	0.991905	0.992004	0.992164
82	0.993290	0.992534	0.991975	0.992056	0.992165	0.992332
83	0.993319	0.992549	0.991986	0.992078	0.992196	0.992371
84	0.993347	0.992564	0.991991	0.992099	0.992226	0.992406
85	0.993855	0.993137	0.992616	0.992706	0.992816	0.992977
86	0.994328	0.993675	0.993201	0.993273	0.993366	0.993512
87	0.994771	0.994176	0.993747	0.993803	0.993882	0.994013
88	0.995131	0.994580	0.994185	0.994229	0.994297	0.994414
89	0.995469	0.994962	0.994598	0.994629	0.994686	0.994794
90	0.995788	0.995320	0.994985	0.995004	0.995053	0.995148
91	0.996085	0.995655	0.995349	0.995357	0.995400	0.995481
92	0.996362	0.995968	0.995687	0.995686	0.995721	0.995795
93	0.996587	0.996219	0.995958	0.995949	0.995972	0.996039
94	0.996796	0.996454	0.996210	0.996194	0.996214	0.996272
95	0.996994	0.996677	0.996452	0.996426	0.996439	0.996489
96	0.997182	0.996886	0.996678	0.996645	0.996652	0.996697
97	0.997356	0.997082	0.996889	0.996854	0.996855	0.996893
98	0.997522	0.997267	0.997090	0.997048	0.997045	0.997079
99	0.997678	0.997441	0.997279	0.997233	0.997225	0.997254
100	0.999771	0.999749	0.999730	0.999724	0.999722	0.999727

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (Old Rates) Policy Form Series: LTC2-PREM
Premier 75% Home Care
Rating Factors for Decreases in
Compound Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	0.981604	0.981124	0.980758	0.980140	0.979710	0.979440
31	0.981518	0.981087	0.980745	0.980139	0.979712	0.979439
32	0.981439	0.981048	0.980734	0.980130	0.979710	0.979441
33	0.981355	0.981009	0.980721	0.980127	0.979705	0.979440
34	0.981268	0.980967	0.980715	0.980121	0.979705	0.979444
35	0.981189	0.980927	0.980703	0.980117	0.979703	0.979446
36	0.981215	0.980991	0.980784	0.980206	0.979792	0.979535
37	0.981245	0.981052	0.980869	0.980291	0.979883	0.979627
38	0.981275	0.981117	0.980955	0.980382	0.979972	0.979719
39	0.981298	0.981175	0.981041	0.980466	0.980062	0.979810
40	0.981326	0.981240	0.981123	0.980553	0.980152	0.979903
41	0.981355	0.981299	0.981210	0.980642	0.980242	0.979997
42	0.981381	0.981362	0.981295	0.980730	0.980329	0.980088
43	0.981412	0.981423	0.981378	0.980817	0.980419	0.980181
44	0.981436	0.981484	0.981466	0.980904	0.980509	0.980274
45	0.981465	0.981545	0.981549	0.980989	0.980597	0.980363
46	0.981562	0.981666	0.981690	0.981138	0.980747	0.980515
47	0.981655	0.981790	0.981835	0.981283	0.980897	0.980665
48	0.981750	0.981912	0.981979	0.981427	0.981043	0.980817
49	0.981848	0.982037	0.982121	0.981573	0.981189	0.980967
50	0.981940	0.982155	0.982264	0.981717	0.981337	0.981122
51	0.982035	0.982281	0.982406	0.981864	0.981487	0.981269
52	0.982131	0.982400	0.982550	0.982007	0.981635	0.981420
53	0.982223	0.982522	0.982694	0.982154	0.981782	0.981572
54	0.982321	0.982646	0.982834	0.982300	0.981933	0.981723
55	0.982417	0.982768	0.982978	0.982445	0.982082	0.981874
56	0.983087	0.983271	0.983363	0.982820	0.982451	0.982243
57	0.983760	0.983770	0.983748	0.983197	0.982825	0.982613
58	0.984432	0.984271	0.984135	0.983576	0.983196	0.982981
59	0.985105	0.984775	0.984523	0.983953	0.983570	0.983351
60	0.985777	0.985278	0.984911	0.984331	0.983942	0.983720
61	0.986449	0.985780	0.985296	0.984708	0.984317	0.984089
62	0.987123	0.986282	0.985682	0.985087	0.984688	0.984459
63	0.987399	0.986588	0.986008	0.985476	0.985127	0.984934
64	0.987671	0.986892	0.986336	0.985868	0.985566	0.985411
65	0.987946	0.987199	0.986662	0.986259	0.986005	0.985887
66	0.988222	0.987505	0.986987	0.986650	0.986446	0.986364
67	0.988496	0.987808	0.987313	0.987041	0.986886	0.986841
68	0.988890	0.988200	0.987700	0.987469	0.987344	0.987325
69	0.989282	0.988592	0.988085	0.987897	0.987806	0.987811
70	0.989676	0.988980	0.988472	0.988327	0.988267	0.988298
71	0.990070	0.989371	0.988858	0.988757	0.988731	0.988784
72	0.990464	0.989762	0.989245	0.989185	0.989191	0.989271
73	0.990844	0.990133	0.989608	0.989561	0.989573	0.989661
74	0.991222	0.990505	0.989971	0.989936	0.989959	0.990051
75	0.991607	0.990875	0.990335	0.990310	0.990342	0.990443
76	0.991987	0.991247	0.990698	0.990688	0.990726	0.990835
77	0.992368	0.991619	0.991064	0.991062	0.991110	0.991226
78	0.992532	0.991770	0.991205	0.991214	0.991269	0.991394
79	0.992697	0.991921	0.991346	0.991365	0.991431	0.991560
80	0.992862	0.992074	0.991486	0.991516	0.991591	0.991730
81	0.993028	0.992225	0.991630	0.991668	0.991752	0.991897
82	0.993191	0.992377	0.991768	0.991819	0.991911	0.992063
83	0.993220	0.992391	0.991779	0.991841	0.991941	0.992101
84	0.993249	0.992407	0.991785	0.991861	0.991971	0.992138
85	0.993764	0.992991	0.992424	0.992483	0.992577	0.992728
86	0.994242	0.993536	0.993021	0.993065	0.993145	0.993277
87	0.994690	0.994046	0.993579	0.993610	0.993676	0.993794
88	0.995056	0.994462	0.994027	0.994047	0.994101	0.994205
89	0.995400	0.994850	0.994451	0.994457	0.994502	0.994597
90	0.995721	0.995214	0.994847	0.994842	0.994881	0.994963
91	0.996024	0.995555	0.995218	0.995205	0.995236	0.995310
92	0.996307	0.995875	0.995565	0.995545	0.995568	0.995633
93	0.996532	0.996130	0.995843	0.995814	0.995827	0.995885
94	0.996745	0.996369	0.996103	0.996067	0.996075	0.996126
95	0.996946	0.996597	0.996349	0.996308	0.996310	0.996352
96	0.997135	0.996809	0.996581	0.996534	0.996530	0.996567
97	0.997315	0.997013	0.996799	0.996748	0.996739	0.996772
98	0.997482	0.997202	0.997006	0.996949	0.996938	0.996962
99	0.997639	0.997380	0.997198	0.997138	0.997124	0.997146
100	0.999767	0.999740	0.999721	0.999714	0.999711	0.999714

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (Old Rates) Policy Form Series: LTC2-PREM
Premier 50% Home Care
Rating Factors for Decreases in
Compound Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	0.981463	0.980903	0.980492	0.979855	0.979408	0.979123
31	0.981383	0.980865	0.980479	0.979850	0.979407	0.979125
32	0.981302	0.980825	0.980470	0.979845	0.979407	0.979124
33	0.981216	0.980781	0.980456	0.979843	0.979405	0.979125
34	0.981134	0.980745	0.980449	0.979834	0.979403	0.979128
35	0.981052	0.980705	0.980434	0.979831	0.979401	0.979127
36	0.981076	0.980768	0.980519	0.979920	0.979493	0.979218
37	0.981108	0.980832	0.980603	0.980005	0.979581	0.979308
38	0.981132	0.980889	0.980688	0.980094	0.979670	0.979404
39	0.981161	0.980952	0.980772	0.980180	0.979760	0.979495
40	0.981186	0.981017	0.980858	0.980269	0.979848	0.979586
41	0.981213	0.981078	0.980944	0.980355	0.979940	0.979676
42	0.981242	0.981139	0.981028	0.980441	0.980028	0.979771
43	0.981271	0.981199	0.981111	0.980528	0.980118	0.979862
44	0.981300	0.981261	0.981197	0.980619	0.980207	0.979956
45	0.981328	0.981320	0.981283	0.980704	0.980295	0.980045
46	0.981419	0.981444	0.981428	0.980848	0.980444	0.980197
47	0.981514	0.981568	0.981566	0.980993	0.980592	0.980348
48	0.981608	0.981689	0.981710	0.981141	0.980741	0.980500
49	0.981704	0.981811	0.981852	0.981284	0.980888	0.980651
50	0.981800	0.981934	0.981996	0.981428	0.981035	0.980801
51	0.981896	0.982053	0.982140	0.981575	0.981184	0.980952
52	0.981989	0.982177	0.982285	0.981720	0.981332	0.981101
53	0.982086	0.982299	0.982426	0.981865	0.981481	0.981253
54	0.982181	0.982421	0.982569	0.982008	0.981628	0.981406
55	0.982277	0.982545	0.982713	0.982157	0.981775	0.981558
56	0.982946	0.983044	0.983099	0.982533	0.982149	0.981926
57	0.983619	0.983551	0.983484	0.982909	0.982520	0.982294
58	0.984290	0.984048	0.983869	0.983287	0.982895	0.982663
59	0.984962	0.984550	0.984255	0.983665	0.983269	0.983031
60	0.985636	0.985054	0.984642	0.984041	0.983639	0.983402
61	0.986309	0.985554	0.985029	0.984420	0.984011	0.983771
62	0.986982	0.986057	0.985413	0.984799	0.984385	0.984142
63	0.987257	0.986362	0.985740	0.985186	0.984824	0.984616
64	0.987530	0.986667	0.986065	0.985578	0.985263	0.985092
65	0.987803	0.986974	0.986392	0.985969	0.985702	0.985570
66	0.988079	0.987280	0.986718	0.986361	0.986142	0.986047
67	0.988355	0.987585	0.987045	0.986751	0.986582	0.986522
68	0.988747	0.987974	0.987431	0.987179	0.987043	0.987007
69	0.989142	0.988363	0.987818	0.987608	0.987502	0.987493
70	0.989535	0.988755	0.988204	0.988037	0.987963	0.987979
71	0.989928	0.989143	0.988589	0.988466	0.988424	0.988464
72	0.990323	0.989538	0.988978	0.988895	0.988886	0.988950
73	0.990703	0.989907	0.989338	0.989269	0.989269	0.989341
74	0.991084	0.990280	0.989704	0.989645	0.989655	0.989732
75	0.991465	0.990649	0.990068	0.990021	0.990038	0.990122
76	0.991846	0.991022	0.990430	0.990397	0.990420	0.990513
77	0.992225	0.991393	0.990794	0.990773	0.990804	0.990904
78	0.992392	0.991544	0.990934	0.990921	0.990966	0.991073
79	0.992554	0.991695	0.991075	0.991074	0.991127	0.991240
80	0.992720	0.991848	0.991218	0.991226	0.991286	0.991410
81	0.992885	0.992000	0.991359	0.991376	0.991447	0.991577
82	0.993050	0.992151	0.991501	0.991528	0.991606	0.991743
83	0.993079	0.992165	0.991507	0.991551	0.991637	0.991781
84	0.993109	0.992179	0.991516	0.991570	0.991665	0.991820
85	0.993631	0.992778	0.992172	0.992210	0.992289	0.992425
86	0.994121	0.993338	0.992786	0.992809	0.992875	0.992995
87	0.994575	0.993862	0.993358	0.993371	0.993424	0.993528
88	0.994949	0.994288	0.993820	0.993821	0.993865	0.993958
89	0.995299	0.994686	0.994257	0.994247	0.994279	0.994363
90	0.995626	0.995062	0.994665	0.994646	0.994670	0.994743
91	0.995936	0.995411	0.995047	0.995021	0.995038	0.995101
92	0.996222	0.995740	0.995406	0.995372	0.995383	0.995439
93	0.996453	0.996003	0.995690	0.995649	0.995655	0.995703
94	0.996670	0.996251	0.995960	0.995912	0.995910	0.995952
95	0.996875	0.996487	0.996217	0.996159	0.996153	0.996187
96	0.997068	0.996704	0.996456	0.996394	0.996383	0.996411
97	0.997251	0.996913	0.996679	0.996616	0.996598	0.996622
98	0.997424	0.997109	0.996893	0.996827	0.996807	0.996825
99	0.997585	0.997292	0.997093	0.997023	0.996998	0.997011
100	0.999761	0.999731	0.999709	0.999702	0.999699	0.999700

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (Old Rates) Policy Form Series: LTC2-VAL
Value 100% Home Care
Rating Factors for Decreases in
Compound Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.984586	0.983357	0.982552	0.981685	0.981119	0.980769	0.980475
31	0.984346	0.983180	0.982410	0.981551	0.980995	0.980655	0.980365
32	0.984108	0.982997	0.982268	0.981425	0.980875	0.980539	0.980260
33	0.983876	0.982815	0.982125	0.981293	0.980752	0.980424	0.980153
34	0.983641	0.982635	0.981978	0.981166	0.980632	0.980307	0.980046
35	0.983401	0.982456	0.981835	0.981033	0.980509	0.980191	0.979940
36	0.983312	0.982415	0.981834	0.981036	0.980520	0.980200	0.979956
37	0.983216	0.982374	0.981822	0.981039	0.980527	0.980217	0.979978
38	0.983122	0.982334	0.981817	0.981041	0.980534	0.980227	0.979997
39	0.983036	0.982296	0.981810	0.981042	0.980545	0.980244	0.980014
40	0.982946	0.982251	0.981804	0.981047	0.980552	0.980252	0.980035
41	0.982855	0.982215	0.981791	0.981049	0.980561	0.980267	0.980055
42	0.982763	0.982174	0.981787	0.981050	0.980570	0.980280	0.980074
43	0.982669	0.982133	0.981778	0.981052	0.980579	0.980292	0.980091
44	0.982581	0.982089	0.981775	0.981053	0.980586	0.980307	0.980110
45	0.982493	0.982052	0.981763	0.981057	0.980600	0.980319	0.980130
46	0.982514	0.982117	0.981862	0.981158	0.980701	0.980427	0.980243
47	0.982532	0.982183	0.981954	0.981260	0.980804	0.980536	0.980356
48	0.982562	0.982246	0.982048	0.981362	0.980912	0.980645	0.980466
49	0.982584	0.982314	0.982140	0.981463	0.981017	0.980754	0.980579
50	0.982606	0.982378	0.982238	0.981561	0.981122	0.980859	0.980692
51	0.982632	0.982447	0.982329	0.981663	0.981227	0.980968	0.980804
52	0.982650	0.982507	0.982425	0.981764	0.981332	0.981079	0.980916
53	0.982672	0.982576	0.982519	0.981867	0.981440	0.981187	0.981028
54	0.982701	0.982642	0.982614	0.981966	0.981543	0.981295	0.981139
55	0.982717	0.982708	0.982712	0.982067	0.981650	0.981403	0.981252
56	0.983377	0.983201	0.983097	0.982449	0.982025	0.981776	0.981622
57	0.984028	0.983701	0.983487	0.982831	0.982404	0.982151	0.981994
58	0.984685	0.984200	0.983875	0.983213	0.982781	0.982525	0.982366
59	0.985342	0.984695	0.984265	0.983595	0.983158	0.982897	0.982737
60	0.985992	0.985194	0.984653	0.983975	0.983533	0.983271	0.983108
61	0.986652	0.985694	0.985043	0.984357	0.983911	0.983645	0.983483
62	0.987305	0.986191	0.985431	0.984741	0.984290	0.984020	0.983853
63	0.987575	0.986505	0.985773	0.985149	0.984746	0.984514	0.984377
64	0.987848	0.986818	0.986113	0.985555	0.985202	0.985008	0.984901
65	0.988117	0.987132	0.986454	0.985962	0.985660	0.985502	0.985425
66	0.988388	0.987446	0.986794	0.986374	0.986118	0.985998	0.985951
67	0.988658	0.987759	0.987134	0.986781	0.986575	0.986491	0.986476
68	0.989052	0.988156	0.987531	0.987222	0.987049	0.986991	0.986998
69	0.989445	0.988555	0.987931	0.987664	0.987524	0.987491	0.987518
70	0.989843	0.988953	0.988327	0.988107	0.988000	0.987993	0.988042
71	0.990236	0.989352	0.988727	0.988550	0.988476	0.988494	0.988563
72	0.990632	0.989749	0.989126	0.988993	0.988951	0.988997	0.989086
73	0.991005	0.990120	0.989489	0.989369	0.989336	0.989389	0.989486
74	0.991377	0.990488	0.989854	0.989746	0.989723	0.989784	0.989888
75	0.991754	0.990856	0.990219	0.990123	0.990111	0.990176	0.990288
76	0.992129	0.991227	0.990583	0.990499	0.990497	0.990572	0.990689
77	0.992503	0.991597	0.990947	0.990878	0.990884	0.990967	0.991091
78	0.992678	0.991765	0.991105	0.991046	0.991063	0.991153	0.991287
79	0.992852	0.991930	0.991263	0.991216	0.991242	0.991339	0.991482
80	0.993030	0.992098	0.991423	0.991388	0.991420	0.991527	0.991679
81	0.993205	0.992264	0.991579	0.991558	0.991599	0.991713	0.991874
82	0.993382	0.992433	0.991740	0.991727	0.991778	0.991900	0.992070
83	0.993450	0.992490	0.991788	0.991790	0.991848	0.991978	0.992157
84	0.993518	0.992548	0.991841	0.991853	0.991921	0.992055	0.992244
85	0.994032	0.993143	0.992496	0.992495	0.992547	0.992667	0.992834
86	0.994510	0.993699	0.993108	0.993094	0.993135	0.993238	0.993388
87	0.994953	0.994216	0.993677	0.993653	0.993685	0.993770	0.993904
88	0.995315	0.994632	0.994132	0.994101	0.994121	0.994199	0.994320
89	0.995654	0.995021	0.994560	0.994520	0.994532	0.994599	0.994708
90	0.995970	0.995385	0.994960	0.994911	0.994916	0.994976	0.995077
91	0.996266	0.995725	0.995334	0.995280	0.995280	0.995329	0.995421
92	0.996541	0.996043	0.995684	0.995623	0.995616	0.995663	0.995744
93	0.996761	0.996297	0.995963	0.995894	0.995883	0.995919	0.995992
94	0.996966	0.996535	0.996222	0.996150	0.996133	0.996162	0.996228
95	0.997160	0.996758	0.996467	0.996391	0.996369	0.996393	0.996451
96	0.997348	0.996970	0.996697	0.996618	0.996591	0.996611	0.996662
97	0.997517	0.997169	0.996914	0.996831	0.996804	0.996814	0.996861
98	0.997678	0.997352	0.997118	0.997034	0.997001	0.997011	0.997050
99	0.997829	0.997525	0.997309	0.997223	0.997188	0.997194	0.997227
100	0.997975	0.997755	0.997734	0.997724	0.997721	0.997720	0.997722

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (Old Rates) Policy Form Series: LTC2-VAL
Value 75% Home Care
Rating Factors for Decreases in
Compound Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.983955	0.982761	0.981993	0.981152	0.980614	0.980284	0.980014
31	0.983713	0.982586	0.981852	0.981024	0.980487	0.980168	0.979905
32	0.983478	0.982397	0.981704	0.980892	0.980366	0.980054	0.979799
33	0.983241	0.982219	0.981561	0.980766	0.980246	0.979938	0.979695
34	0.983006	0.982039	0.981418	0.980629	0.980124	0.979818	0.979585
35	0.982770	0.981861	0.981279	0.980503	0.980001	0.979705	0.979481
36	0.982682	0.981819	0.981269	0.980503	0.980012	0.979714	0.979497
37	0.982591	0.981778	0.981262	0.980505	0.980020	0.979729	0.979515
38	0.982494	0.981736	0.981255	0.980511	0.980030	0.979745	0.979534
39	0.982405	0.981698	0.981247	0.980509	0.980039	0.979755	0.979557
40	0.982319	0.981657	0.981240	0.980517	0.980048	0.979767	0.979575
41	0.982220	0.981617	0.981233	0.980514	0.980054	0.979779	0.979593
42	0.982134	0.981578	0.981225	0.980518	0.980061	0.979796	0.979612
43	0.982045	0.981538	0.981220	0.980524	0.980071	0.979809	0.979635
44	0.981955	0.981497	0.981214	0.980523	0.980080	0.979818	0.979652
45	0.981863	0.981457	0.981203	0.980525	0.980089	0.979831	0.979670
46	0.981880	0.981520	0.981299	0.980625	0.980193	0.979940	0.979779
47	0.981906	0.981583	0.981392	0.980727	0.980301	0.980050	0.979895
48	0.981931	0.981649	0.981488	0.980829	0.980405	0.980159	0.980005
49	0.981950	0.981719	0.981581	0.980929	0.980510	0.980265	0.980119
50	0.981979	0.981782	0.981674	0.981031	0.980615	0.980372	0.980230
51	0.982002	0.981845	0.981772	0.981132	0.980721	0.980482	0.980344
52	0.982024	0.981911	0.981864	0.981232	0.980828	0.980593	0.980454
53	0.982048	0.981980	0.981960	0.981333	0.980930	0.980701	0.980564
54	0.982067	0.982045	0.982053	0.981434	0.981038	0.980810	0.980677
55	0.982090	0.982109	0.982150	0.981535	0.981141	0.980918	0.980789
56	0.982747	0.982604	0.982537	0.981917	0.981518	0.981290	0.981162
57	0.983399	0.983106	0.982924	0.982300	0.981895	0.981661	0.981534
58	0.984053	0.983600	0.983314	0.982682	0.982270	0.982036	0.981904
59	0.984706	0.984097	0.983705	0.983062	0.982647	0.982412	0.982275
60	0.985360	0.984595	0.984092	0.983445	0.983027	0.982786	0.982646
61	0.986016	0.985094	0.984482	0.983826	0.983403	0.983158	0.983018
62	0.986674	0.985594	0.984868	0.984207	0.983781	0.983530	0.983390
63	0.986943	0.985905	0.985211	0.984617	0.984237	0.984025	0.983914
64	0.987213	0.986217	0.985550	0.985023	0.984695	0.984518	0.984438
65	0.987485	0.986531	0.985890	0.985430	0.985150	0.985014	0.984962
66	0.987754	0.986846	0.986230	0.985838	0.985608	0.985507	0.985487
67	0.988025	0.987158	0.986570	0.986246	0.986063	0.986003	0.986011
68	0.988417	0.987556	0.986966	0.986687	0.986542	0.986503	0.986535
69	0.988812	0.987953	0.987366	0.987129	0.987014	0.987003	0.987056
70	0.989207	0.988350	0.987764	0.987573	0.987490	0.987502	0.987578
71	0.989601	0.988750	0.988162	0.988015	0.987963	0.988004	0.988098
72	0.989995	0.989149	0.988561	0.988458	0.988440	0.988506	0.988620
73	0.990369	0.989517	0.988924	0.988833	0.988826	0.988900	0.989021
74	0.990746	0.989886	0.989287	0.989209	0.989212	0.989292	0.989424
75	0.991116	0.990256	0.989652	0.989587	0.989598	0.989687	0.989823
76	0.991493	0.990625	0.990017	0.989964	0.989986	0.990081	0.990224
77	0.991865	0.990993	0.990382	0.990340	0.990372	0.990475	0.990625
78	0.992042	0.991161	0.990539	0.990511	0.990550	0.990662	0.990820
79	0.992218	0.991328	0.990699	0.990680	0.990728	0.990848	0.991015
80	0.992394	0.991495	0.990854	0.990851	0.990910	0.991034	0.991212
81	0.992568	0.991663	0.991015	0.991021	0.991086	0.991221	0.991410
82	0.992743	0.991829	0.991174	0.991190	0.991266	0.991407	0.991606
83	0.992811	0.991888	0.991225	0.991253	0.991337	0.991487	0.991690
84	0.992881	0.991946	0.991275	0.991314	0.991406	0.991565	0.991776
85	0.993437	0.992579	0.991968	0.991992	0.992069	0.992205	0.992396
86	0.993954	0.993174	0.992614	0.992625	0.992686	0.992807	0.992977
87	0.994439	0.993727	0.993218	0.993214	0.993265	0.993369	0.993520
88	0.994831	0.994173	0.993700	0.993687	0.993727	0.993819	0.993959
89	0.995201	0.994591	0.994155	0.994130	0.994160	0.994242	0.994370
90	0.995546	0.994982	0.994582	0.994548	0.994568	0.994641	0.994757
91	0.995869	0.995349	0.994980	0.994938	0.994953	0.995015	0.995121
92	0.996172	0.995691	0.995355	0.995304	0.995312	0.995367	0.995463
93	0.996412	0.995965	0.995649	0.995595	0.995593	0.995639	0.995726
94	0.996639	0.996223	0.995928	0.995865	0.995858	0.995898	0.995975
95	0.996854	0.996465	0.996190	0.996122	0.996111	0.996145	0.996213
96	0.997054	0.996693	0.996438	0.996363	0.996348	0.996375	0.996438
97	0.997244	0.996907	0.996670	0.996595	0.996572	0.996593	0.996648
98	0.997423	0.997109	0.996888	0.996808	0.996784	0.996800	0.996849
99	0.997589	0.997298	0.997094	0.997012	0.996981	0.996995	0.997038
100	0.999762	0.999731	0.999711	0.999702	0.999698	0.999699	0.999703

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (Old Rates) Policy Form Series: LTC2-VAL
Value 50% Home Care
Rating Factors for Decreases in
Compound Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.983849	0.982641	0.981865	0.981034	0.980505	0.980191	0.979935
31	0.983607	0.982463	0.981724	0.980907	0.980382	0.980070	0.979830
32	0.983365	0.982280	0.981584	0.980776	0.980263	0.979955	0.979724
33	0.983130	0.982101	0.981435	0.980642	0.980145	0.979841	0.979618
34	0.982900	0.981918	0.981297	0.980514	0.980020	0.979727	0.979513
35	0.982659	0.981738	0.981154	0.980383	0.979901	0.979608	0.979403
36	0.982569	0.981696	0.981144	0.980385	0.979906	0.979622	0.979422
37	0.982482	0.981656	0.981137	0.980390	0.979914	0.979633	0.979444
38	0.982391	0.981615	0.981133	0.980390	0.979924	0.979647	0.979460
39	0.982296	0.981579	0.981123	0.980396	0.979931	0.979660	0.979480
40	0.982205	0.981537	0.981122	0.980396	0.979945	0.979675	0.979500
41	0.982114	0.981497	0.981107	0.980399	0.979947	0.979687	0.979516
42	0.982026	0.981454	0.981101	0.980400	0.979961	0.979703	0.979537
43	0.981935	0.981415	0.981096	0.980399	0.979969	0.979713	0.979556
44	0.981842	0.981374	0.981089	0.980407	0.979975	0.979728	0.979577
45	0.981754	0.981332	0.981081	0.980406	0.979980	0.979741	0.979596
46	0.981772	0.981396	0.981174	0.980510	0.980090	0.979844	0.979706
47	0.981802	0.981463	0.981271	0.980610	0.980196	0.979955	0.979821
48	0.981818	0.981526	0.981362	0.980712	0.980301	0.980064	0.979931
49	0.981846	0.981596	0.981459	0.980811	0.980405	0.980172	0.980041
50	0.981863	0.981660	0.981550	0.980912	0.980508	0.980279	0.980156
51	0.981886	0.981727	0.981647	0.981013	0.980615	0.980390	0.980268
52	0.981913	0.981789	0.981742	0.981113	0.980718	0.980496	0.980379
53	0.981935	0.981858	0.981835	0.981214	0.980825	0.980605	0.980491
54	0.981962	0.981921	0.981929	0.981318	0.980932	0.980712	0.980602
55	0.981982	0.981987	0.982025	0.981415	0.981038	0.980822	0.980713
56	0.982635	0.982485	0.982412	0.981798	0.981415	0.981195	0.981089
57	0.983291	0.982982	0.982804	0.982180	0.981789	0.981569	0.981460
58	0.983945	0.983480	0.983192	0.982559	0.982165	0.981940	0.981827
59	0.984599	0.983976	0.983578	0.982944	0.982542	0.982316	0.982201
60	0.985252	0.984471	0.983965	0.983325	0.982921	0.982689	0.982571
61	0.985911	0.984974	0.984358	0.983706	0.983298	0.983063	0.982943
62	0.986560	0.985471	0.984745	0.984087	0.983674	0.983436	0.983315
63	0.986836	0.985786	0.985087	0.984496	0.984130	0.983933	0.983839
64	0.987105	0.986096	0.985426	0.984905	0.984587	0.984424	0.984364
65	0.987376	0.986411	0.985766	0.985310	0.985044	0.984917	0.984888
66	0.987644	0.986726	0.986106	0.985719	0.985501	0.985415	0.985411
67	0.987916	0.987037	0.986446	0.986126	0.985959	0.985907	0.985938
68	0.988310	0.987431	0.986845	0.986570	0.986433	0.986407	0.986459
69	0.988702	0.987831	0.987240	0.987012	0.986907	0.986908	0.986980
70	0.989098	0.988228	0.987640	0.987450	0.987383	0.987408	0.987500
71	0.989489	0.988626	0.988038	0.987895	0.987857	0.987909	0.988022
72	0.989887	0.989026	0.988434	0.988339	0.988334	0.988410	0.988547
73	0.990260	0.989395	0.988800	0.988715	0.988719	0.988803	0.988944
74	0.990635	0.989764	0.989163	0.989090	0.989105	0.989197	0.989346
75	0.991009	0.990133	0.989528	0.989467	0.989492	0.989592	0.989747
76	0.991383	0.990502	0.989892	0.989846	0.989878	0.989986	0.990148
77	0.991758	0.990871	0.990257	0.990220	0.990266	0.990380	0.990549
78	0.991931	0.991039	0.990413	0.990391	0.990443	0.990566	0.990744
79	0.992108	0.991205	0.990572	0.990561	0.990623	0.990753	0.990939
80	0.992283	0.991373	0.990731	0.990731	0.990802	0.990939	0.991136
81	0.992458	0.991540	0.990890	0.990899	0.990980	0.991127	0.991332
82	0.992633	0.991707	0.991048	0.991071	0.991160	0.991313	0.991529
83	0.992702	0.991764	0.991098	0.991133	0.991231	0.991389	0.991613
84	0.992771	0.991824	0.991150	0.991196	0.991302	0.991467	0.991701
85	0.993334	0.992466	0.991852	0.991878	0.991969	0.992115	0.992326
86	0.993857	0.993068	0.992504	0.992519	0.992593	0.992722	0.992911
87	0.994349	0.993629	0.993116	0.993117	0.993176	0.993291	0.993459
88	0.994747	0.994081	0.993608	0.993595	0.993642	0.993745	0.993900
89	0.995121	0.994503	0.994065	0.994046	0.994083	0.994174	0.994313
90	0.995473	0.994901	0.994497	0.994466	0.994497	0.994575	0.994705
91	0.995802	0.995273	0.994901	0.994864	0.994884	0.994955	0.995073
92	0.996108	0.995621	0.995279	0.995235	0.995247	0.995309	0.995418
93	0.996351	0.995897	0.995579	0.995525	0.995532	0.995586	0.995684
94	0.996584	0.996160	0.995863	0.995802	0.995802	0.995849	0.995934
95	0.996801	0.996405	0.996129	0.996063	0.996055	0.996096	0.996173
96	0.997005	0.996635	0.996378	0.996308	0.996296	0.996330	0.996400
97	0.997196	0.996854	0.996616	0.996540	0.996524	0.996549	0.996614
98	0.997378	0.997058	0.996837	0.996759	0.996738	0.996759	0.996815
99	0.997548	0.997252	0.997045	0.996964	0.996940	0.996955	0.997007
100	0.997759	0.997726	0.997706	0.999697	0.999693	0.999695	0.999700

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (Old Rates) Policy Form Series: LTC2-FAC
Facilities Only No Home Care
Rating Factors for Decreases in
Simple Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.999020	0.997852	0.997320	0.996800	0.996567	0.996465	0.996407
31	0.998491	0.997345	0.996851	0.996343	0.996114	0.996017	0.995978
32	0.997953	0.996848	0.996383	0.995883	0.995661	0.995569	0.995549
33	0.997423	0.996348	0.995906	0.995432	0.995210	0.995129	0.995125
34	0.996886	0.995850	0.995442	0.994972	0.994754	0.994681	0.994698
35	0.996359	0.995348	0.994971	0.994513	0.994305	0.994235	0.994270
36	0.995960	0.994984	0.994640	0.994201	0.993992	0.993927	0.993974
37	0.995569	0.994622	0.994309	0.993878	0.993678	0.993616	0.993681
38	0.995168	0.994261	0.993984	0.993559	0.993365	0.993308	0.993387
39	0.994772	0.993901	0.993653	0.993238	0.993050	0.993000	0.993093
40	0.994370	0.993541	0.993324	0.992926	0.992740	0.992693	0.992796
41	0.993981	0.993180	0.992995	0.992601	0.992424	0.992384	0.992502
42	0.993583	0.992812	0.992663	0.992282	0.992111	0.992079	0.992206
43	0.993192	0.992454	0.992340	0.991967	0.991797	0.991771	0.991914
44	0.992791	0.992095	0.992010	0.991651	0.991487	0.991461	0.991622
45	0.992391	0.991733	0.991682	0.991332	0.991173	0.991153	0.991326
46	0.992147	0.991515	0.991491	0.991142	0.990992	0.990976	0.991153
47	0.991896	0.991295	0.991296	0.990959	0.990813	0.990801	0.990982
48	0.991643	0.991078	0.991108	0.990771	0.990629	0.990619	0.990808
49	0.991391	0.990862	0.990916	0.990589	0.990445	0.990443	0.990636
50	0.991142	0.990641	0.990724	0.990404	0.990265	0.990268	0.990465
51	0.990894	0.990422	0.990533	0.990220	0.990086	0.990090	0.990294
52	0.990643	0.990202	0.990346	0.990036	0.989905	0.989911	0.990121
53	0.990388	0.989982	0.990155	0.989851	0.989723	0.989733	0.989950
54	0.990141	0.989765	0.989966	0.989668	0.989544	0.989559	0.989777
55	0.989898	0.989549	0.989774	0.989483	0.989362	0.989382	0.989604
56	0.990128	0.989677	0.989827	0.989531	0.989403	0.989419	0.989641
57	0.990369	0.989806	0.989880	0.989577	0.989446	0.989458	0.989682
58	0.990608	0.989935	0.989931	0.989623	0.989487	0.989498	0.989718
59	0.990844	0.990058	0.989984	0.989671	0.989529	0.989532	0.989755
60	0.991082	0.990188	0.990037	0.989717	0.989570	0.989573	0.989792
61	0.991323	0.990317	0.990089	0.989763	0.989610	0.989614	0.989830
62	0.991561	0.990445	0.990141	0.989809	0.989651	0.989651	0.989868
63	0.991579	0.990486	0.990203	0.989920	0.989798	0.989821	0.990053
64	0.991591	0.990530	0.990262	0.990032	0.989943	0.989993	0.990243
65	0.991601	0.990570	0.990325	0.990140	0.990089	0.990164	0.990430
66	0.991616	0.990611	0.990386	0.990252	0.990234	0.990335	0.990620
67	0.991631	0.990651	0.990447	0.990362	0.990379	0.990504	0.990807
68	0.991778	0.990800	0.990590	0.990539	0.990580	0.990724	0.991036
69	0.991928	0.990945	0.990732	0.990716	0.990781	0.990940	0.991265
70	0.992078	0.991094	0.990871	0.990891	0.990982	0.991159	0.991497
71	0.992225	0.991240	0.991013	0.991068	0.991184	0.991377	0.991728
72	0.992373	0.991387	0.991157	0.991244	0.991384	0.991596	0.991959
73	0.992553	0.991556	0.991310	0.991411	0.991562	0.991778	0.992148
74	0.992729	0.991728	0.991465	0.991577	0.991737	0.991962	0.992336
75	0.992908	0.991896	0.991616	0.991745	0.991916	0.992145	0.992523
76	0.993087	0.992066	0.991770	0.991912	0.992091	0.992327	0.992710
77	0.993266	0.992237	0.991924	0.992080	0.992268	0.992512	0.992897
78	0.993371	0.992331	0.991995	0.992162	0.992362	0.992615	0.993004
79	0.993475	0.992427	0.992068	0.992245	0.992457	0.992718	0.993111
80	0.993581	0.992522	0.992139	0.992327	0.992552	0.992820	0.993216
81	0.993684	0.992618	0.992210	0.992412	0.992647	0.992923	0.993324
82	0.993787	0.992714	0.992280	0.992495	0.992742	0.993028	0.993429
83	0.993798	0.992706	0.992249	0.992477	0.992734	0.993030	0.993438
84	0.993806	0.992698	0.992220	0.992457	0.992727	0.993031	0.993450
85	0.994282	0.993263	0.992829	0.993040	0.993284	0.993562	0.993947
86	0.994727	0.993791	0.993400	0.993586	0.993807	0.994058	0.994412
87	0.995140	0.994287	0.993932	0.994095	0.994292	0.994523	0.994846
88	0.995479	0.994684	0.994359	0.994502	0.994682	0.994895	0.995194
89	0.995796	0.995061	0.994761	0.994887	0.995048	0.995243	0.995523
90	0.996096	0.995410	0.995138	0.995247	0.995392	0.995573	0.995830
91	0.996372	0.995740	0.995490	0.995583	0.995718	0.995879	0.996121
92	0.996632	0.996047	0.995820	0.995900	0.996018	0.996168	0.996391
93	0.996839	0.996293	0.996083	0.996149	0.996256	0.996393	0.996598
94	0.997035	0.996524	0.996330	0.996384	0.996480	0.996605	0.996799
95	0.997219	0.996742	0.996564	0.996607	0.996691	0.996806	0.996983
96	0.997392	0.996948	0.996783	0.996819	0.996891	0.996997	0.997160
97	0.997555	0.997140	0.996989	0.997015	0.997080	0.997175	0.997328
98	0.997710	0.997323	0.997184	0.997200	0.997258	0.997349	0.997487
99	0.997855	0.997494	0.997365	0.997375	0.997427	0.997505	0.997638
100	0.997993	0.997655	0.997541	0.997543	0.997584	0.997656	0.997778

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (Old Rates) Policy Form Series: LTC2-IDEAL
Ideal 100% Home Care
Rating Factors for Decreases in
Simple Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.997355	0.996789	0.996516	0.996146	0.995962	0.995879	0.995972
31	0.996904	0.996369	0.996125	0.995759	0.995584	0.995504	0.995605
32	0.996460	0.995949	0.995735	0.995375	0.995202	0.995126	0.995233
33	0.996007	0.995529	0.995346	0.994995	0.994819	0.994750	0.994867
34	0.995556	0.995111	0.994951	0.994610	0.994439	0.994376	0.994504
35	0.995109	0.994691	0.994559	0.994225	0.994062	0.994000	0.994131
36	0.994795	0.994410	0.994303	0.993971	0.993810	0.993755	0.993890
37	0.994488	0.994127	0.994043	0.993724	0.993560	0.993509	0.993646
38	0.994176	0.993847	0.993790	0.993472	0.993312	0.993264	0.993405
39	0.993866	0.993564	0.993533	0.993217	0.993065	0.993019	0.993160
40	0.993556	0.993282	0.993274	0.992970	0.992812	0.992770	0.992916
41	0.993245	0.993003	0.993017	0.992717	0.992565	0.992526	0.992673
42	0.992933	0.992717	0.992763	0.992463	0.992317	0.992280	0.992430
43	0.992623	0.992440	0.992505	0.992211	0.992063	0.992035	0.992188
44	0.992314	0.992155	0.992249	0.991963	0.991818	0.991790	0.991944
45	0.991998	0.991875	0.991990	0.991709	0.991571	0.991541	0.991702
46	0.991834	0.991724	0.991866	0.991586	0.991448	0.991424	0.991585
47	0.991662	0.991584	0.991739	0.991461	0.991324	0.991302	0.991464
48	0.991493	0.991439	0.991613	0.991336	0.991201	0.991180	0.991351
49	0.991327	0.991294	0.991489	0.991214	0.991075	0.991061	0.991231
50	0.991160	0.991143	0.991365	0.991084	0.990954	0.990939	0.991116
51	0.990986	0.991002	0.991239	0.990963	0.990830	0.990818	0.990997
52	0.990820	0.990854	0.991112	0.990838	0.990706	0.990694	0.990880
53	0.990655	0.990711	0.990990	0.990714	0.990586	0.990574	0.990763
54	0.990486	0.990568	0.990863	0.990589	0.990459	0.990455	0.990645
55	0.990320	0.990421	0.990737	0.990465	0.990335	0.990333	0.990528
56	0.990620	0.990603	0.990835	0.990553	0.990420	0.990411	0.990607
57	0.990925	0.990782	0.990933	0.990643	0.990503	0.990493	0.990687
58	0.991229	0.990965	0.991032	0.990733	0.990585	0.990572	0.990765
59	0.991532	0.991148	0.991131	0.990823	0.990670	0.990654	0.990841
60	0.991834	0.991333	0.991230	0.990909	0.990753	0.990735	0.990921
61	0.992139	0.991515	0.991326	0.990999	0.990835	0.990814	0.990998
62	0.992442	0.991698	0.991427	0.991089	0.990919	0.990895	0.991078
63	0.992511	0.991778	0.991516	0.991227	0.991088	0.991092	0.991293
64	0.992581	0.991859	0.991609	0.991361	0.991258	0.991285	0.991506
65	0.992650	0.991939	0.991701	0.991500	0.991428	0.991482	0.991722
66	0.992720	0.992021	0.991789	0.991635	0.991600	0.991680	0.991937
67	0.992788	0.992102	0.991883	0.991774	0.991767	0.991875	0.992152
68	0.992960	0.992255	0.992025	0.991951	0.991969	0.992092	0.992383
69	0.993132	0.992408	0.992168	0.992124	0.992168	0.992309	0.992612
70	0.993304	0.992562	0.992312	0.992299	0.992369	0.992527	0.992842
71	0.993475	0.992714	0.992455	0.992475	0.992571	0.992745	0.993073
72	0.993648	0.992869	0.992598	0.992650	0.992768	0.992962	0.993304
73	0.993815	0.993009	0.992719	0.992784	0.992913	0.993114	0.993460
74	0.993982	0.993149	0.992842	0.992920	0.993057	0.993264	0.993617
75	0.994150	0.993290	0.992962	0.993053	0.993202	0.993416	0.993775
76	0.994319	0.993431	0.993084	0.993188	0.993347	0.993568	0.993931
77	0.994487	0.993572	0.993207	0.993323	0.993489	0.993719	0.994086
78	0.994543	0.993603	0.993217	0.993345	0.993526	0.993764	0.994138
79	0.994598	0.993636	0.993226	0.993368	0.993559	0.993807	0.994188
80	0.994656	0.993668	0.993235	0.993389	0.993594	0.993854	0.994239
81	0.994713	0.993700	0.993244	0.993412	0.993630	0.993900	0.994289
82	0.994768	0.993731	0.993252	0.993433	0.993665	0.993944	0.994340
83	0.994777	0.993724	0.993221	0.993414	0.993659	0.993948	0.994349
84	0.994784	0.993717	0.993191	0.993397	0.993651	0.993949	0.994361
85	0.995195	0.994215	0.993736	0.993916	0.994149	0.994421	0.994796
86	0.995578	0.994679	0.994244	0.994406	0.994612	0.994858	0.995205
87	0.995931	0.995109	0.994717	0.994856	0.995043	0.995268	0.995583
88	0.996219	0.995458	0.995097	0.995221	0.995386	0.995594	0.995887
89	0.996489	0.995784	0.995452	0.995559	0.995711	0.995900	0.996173
90	0.996741	0.996089	0.995785	0.995876	0.996014	0.996189	0.996439
91	0.996978	0.996375	0.996096	0.996172	0.996296	0.996457	0.996690
92	0.997196	0.996640	0.996383	0.996449	0.996562	0.996708	0.996924
93	0.997372	0.996851	0.996615	0.996670	0.996769	0.996903	0.997104
94	0.997539	0.997050	0.996830	0.996874	0.996964	0.997088	0.997275
95	0.997691	0.997238	0.997034	0.997068	0.997147	0.997262	0.997435
96	0.997837	0.997414	0.997226	0.997251	0.997324	0.997428	0.997589
97	0.997973	0.997579	0.997405	0.997424	0.997488	0.997582	0.997732
98	0.998102	0.997736	0.997576	0.997586	0.997641	0.997728	0.997870
99	0.998224	0.997881	0.997733	0.997739	0.997787	0.997866	0.997994
100	0.998282	0.997971	0.997778	0.997778	0.997781	0.997790	0.997806

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (Old Rates) Policy Form Series: LTC2-IDEAL
Ideal 75% Home Care
Rating Factors for Decreases in
Simple Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.996942	0.996245	0.995958	0.995582	0.995402	0.995325	0.995418
31	0.996487	0.995819	0.995565	0.995201	0.995023	0.994948	0.995051
32	0.996040	0.995405	0.995177	0.994816	0.994641	0.994575	0.994682
33	0.995594	0.994982	0.994786	0.994433	0.994265	0.994199	0.994312
34	0.995142	0.994567	0.994391	0.994050	0.993884	0.993821	0.993946
35	0.994692	0.994144	0.994004	0.993668	0.993503	0.993450	0.993582
36	0.994385	0.993867	0.993742	0.993416	0.993257	0.993203	0.993337
37	0.994076	0.993584	0.993489	0.993165	0.993008	0.992961	0.993092
38	0.993766	0.993299	0.993230	0.992910	0.992755	0.992709	0.992854
39	0.993452	0.993016	0.992977	0.992662	0.992509	0.992468	0.992605
40	0.993140	0.992735	0.992716	0.992407	0.992261	0.992220	0.992367
41	0.992829	0.992457	0.992459	0.992159	0.992011	0.991977	0.992122
42	0.992516	0.992171	0.992201	0.991909	0.991762	0.991729	0.991879
43	0.992207	0.991890	0.991944	0.991656	0.991514	0.991484	0.991635
44	0.991900	0.991607	0.991687	0.991405	0.991264	0.991239	0.991391
45	0.991583	0.991332	0.991433	0.991152	0.991017	0.990994	0.991146
46	0.991418	0.991182	0.991308	0.991030	0.990893	0.990872	0.991033
47	0.991251	0.991037	0.991181	0.990905	0.990769	0.990754	0.990915
48	0.991086	0.990893	0.991058	0.990780	0.990646	0.990630	0.990796
49	0.990914	0.990748	0.990933	0.990651	0.990524	0.990509	0.990682
50	0.990746	0.990601	0.990805	0.990531	0.990399	0.990390	0.990563
51	0.990574	0.990453	0.990679	0.990403	0.990275	0.990268	0.990445
52	0.990408	0.990311	0.990552	0.990280	0.990151	0.990146	0.990328
53	0.990240	0.990164	0.990432	0.990158	0.990029	0.990025	0.990209
54	0.990074	0.990019	0.990301	0.990033	0.989906	0.989904	0.990094
55	0.989903	0.989875	0.990178	0.989905	0.989783	0.989784	0.989976
56	0.990210	0.990056	0.990279	0.989998	0.989866	0.989864	0.990057
57	0.990510	0.990238	0.990377	0.990086	0.989947	0.989943	0.990136
58	0.990814	0.990423	0.990474	0.990176	0.990032	0.990024	0.990213
59	0.991116	0.990604	0.990573	0.990264	0.990115	0.990105	0.990292
60	0.991419	0.990788	0.990669	0.990354	0.990198	0.990185	0.990368
61	0.991725	0.990969	0.990769	0.990444	0.990280	0.990264	0.990448
62	0.992026	0.991151	0.990866	0.990532	0.990365	0.990345	0.990524
63	0.992095	0.991231	0.990959	0.990669	0.990536	0.990540	0.990741
64	0.992167	0.991313	0.991051	0.990806	0.990704	0.990737	0.990955
65	0.992236	0.991392	0.991140	0.990943	0.990875	0.990933	0.991169
66	0.992303	0.991474	0.991233	0.991079	0.991046	0.991129	0.991384
67	0.992376	0.991554	0.991326	0.991216	0.991214	0.991325	0.991599
68	0.992547	0.991709	0.991465	0.991392	0.991416	0.991540	0.991830
69	0.992715	0.991862	0.991609	0.991567	0.991614	0.991760	0.992059
70	0.992888	0.992016	0.991751	0.991743	0.991814	0.991976	0.992290
71	0.993061	0.992168	0.991895	0.991917	0.992013	0.992194	0.992519
72	0.993230	0.992320	0.992039	0.992093	0.992212	0.992413	0.992751
73	0.993398	0.992464	0.992161	0.992228	0.992357	0.992562	0.992908
74	0.993566	0.992603	0.992283	0.992361	0.992503	0.992715	0.993064
75	0.993735	0.992744	0.992405	0.992495	0.992647	0.992865	0.993221
76	0.993905	0.992885	0.992524	0.992629	0.992789	0.993016	0.993376
77	0.994071	0.993025	0.992648	0.992762	0.992934	0.993166	0.993534
78	0.994127	0.993057	0.992658	0.992785	0.992968	0.993212	0.993584
79	0.994184	0.993089	0.992665	0.992807	0.993005	0.993258	0.993633
80	0.994240	0.993120	0.992674	0.992832	0.993040	0.993302	0.993683
81	0.994295	0.993154	0.992685	0.992851	0.993074	0.993350	0.993734
82	0.994351	0.993185	0.992692	0.992878	0.993111	0.993395	0.993784
83	0.994360	0.993176	0.992661	0.992857	0.993104	0.993395	0.993796
84	0.994368	0.993169	0.992630	0.992837	0.993096	0.993397	0.993808
85	0.994807	0.993704	0.993214	0.993397	0.993629	0.993906	0.994281
86	0.995217	0.994202	0.993758	0.993919	0.994128	0.994378	0.994722
87	0.995597	0.994668	0.994265	0.994407	0.994594	0.994821	0.995136
88	0.995907	0.995045	0.994673	0.994795	0.994964	0.995173	0.995466
89	0.996198	0.995396	0.995055	0.995160	0.995315	0.995506	0.995779
90	0.996468	0.995727	0.995414	0.995503	0.995642	0.995819	0.996073
91	0.996721	0.996034	0.995750	0.995826	0.995949	0.996111	0.996344
92	0.996958	0.996323	0.996061	0.996125	0.996239	0.996383	0.996601
93	0.997145	0.996552	0.996310	0.996362	0.996461	0.996598	0.996798
94	0.997324	0.996770	0.996544	0.996585	0.996673	0.996798	0.996985
95	0.997493	0.996974	0.996764	0.996794	0.996876	0.996989	0.997163
96	0.997650	0.997164	0.996970	0.996993	0.997064	0.997171	0.997329
97	0.997798	0.997344	0.997167	0.997181	0.997245	0.997341	0.997488
98	0.997937	0.997516	0.997351	0.997358	0.997412	0.997499	0.997638
99	0.998068	0.997675	0.997522	0.997526	0.997572	0.997650	0.997779
100	0.998809	0.999771	0.999756	0.999755	0.999760	0.999768	0.999781

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (Old Rates) Policy Form Series: LTC2-IDEAL
Ideal 50% Home Care
Rating Factors for Decreases in
Simple Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.996705	0.995936	0.995649	0.995280	0.995107	0.995032	0.995135
31	0.996260	0.995519	0.995259	0.994899	0.994726	0.994654	0.994771
32	0.995806	0.995098	0.994864	0.994514	0.994347	0.994282	0.994402
33	0.995357	0.994684	0.994469	0.994127	0.993968	0.993909	0.994031
34	0.994903	0.994263	0.994079	0.993745	0.993584	0.993534	0.993667
35	0.994458	0.993841	0.993691	0.993369	0.993207	0.993159	0.993301
36	0.994155	0.993560	0.993431	0.993111	0.992957	0.992911	0.993056
37	0.993834	0.993282	0.993175	0.992862	0.992708	0.992666	0.992813
38	0.993529	0.992995	0.992918	0.992610	0.992463	0.992421	0.992571
39	0.993219	0.992712	0.992661	0.992357	0.992210	0.992172	0.992324
40	0.992908	0.992433	0.992405	0.992108	0.991963	0.991927	0.992084
41	0.992596	0.992150	0.992150	0.991857	0.991715	0.991683	0.991840
42	0.992285	0.991870	0.991894	0.991608	0.991467	0.991439	0.991598
43	0.991970	0.991589	0.991634	0.991354	0.991215	0.991192	0.991356
44	0.991659	0.991309	0.991382	0.991106	0.990966	0.990949	0.991110
45	0.991351	0.991024	0.991121	0.990853	0.990720	0.990702	0.990870
46	0.991182	0.990884	0.991000	0.990729	0.990597	0.990581	0.990752
47	0.991017	0.990734	0.990874	0.990602	0.990469	0.990461	0.990635
48	0.990849	0.990587	0.990749	0.990476	0.990349	0.990340	0.990516
49	0.990679	0.990445	0.990623	0.990351	0.990224	0.990216	0.990400
50	0.990512	0.990299	0.990497	0.990229	0.990103	0.990098	0.990285
51	0.990347	0.990155	0.990372	0.990105	0.989979	0.989977	0.990166
52	0.990169	0.990009	0.990246	0.989981	0.989858	0.989854	0.990050
53	0.990005	0.989864	0.990120	0.989856	0.989732	0.989735	0.989933
54	0.989835	0.989720	0.989996	0.989733	0.989610	0.989614	0.989815
55	0.989667	0.989574	0.989870	0.989607	0.989487	0.989491	0.989697
56	0.989972	0.989755	0.989971	0.989693	0.989570	0.989573	0.989777
57	0.990274	0.989938	0.990068	0.989785	0.989654	0.989655	0.989854
58	0.990578	0.990122	0.990167	0.989874	0.989739	0.989732	0.989933
59	0.990884	0.990302	0.990262	0.989965	0.989819	0.989813	0.990010
60	0.991185	0.990482	0.990363	0.990055	0.989903	0.989894	0.990089
61	0.991490	0.990665	0.990461	0.990143	0.989984	0.989973	0.990169
62	0.991797	0.990849	0.990559	0.990231	0.990069	0.990055	0.990245
63	0.991862	0.990930	0.990653	0.990369	0.990238	0.990250	0.990460
64	0.991935	0.991009	0.990739	0.990506	0.990409	0.990446	0.990677
65	0.992002	0.991092	0.990833	0.990643	0.990577	0.990641	0.990888
66	0.992071	0.991174	0.990923	0.990778	0.990749	0.990837	0.991105
67	0.992139	0.991255	0.991016	0.990916	0.990918	0.991033	0.991320
68	0.992312	0.991407	0.991158	0.991090	0.991118	0.991251	0.991549
69	0.992482	0.991559	0.991303	0.991266	0.991319	0.991467	0.991778
70	0.992655	0.991714	0.991444	0.991441	0.991517	0.991683	0.992010
71	0.992826	0.991867	0.991589	0.991617	0.991718	0.991901	0.992240
72	0.993000	0.992020	0.991730	0.991791	0.991915	0.992119	0.992472
73	0.993164	0.992161	0.991850	0.991927	0.992062	0.992270	0.992628
74	0.993334	0.992301	0.991974	0.992060	0.992205	0.992421	0.992784
75	0.993502	0.992440	0.992096	0.992195	0.992349	0.992571	0.992940
76	0.993668	0.992582	0.992218	0.992327	0.992493	0.992723	0.993096
77	0.993837	0.992723	0.992339	0.992462	0.992637	0.992873	0.993252
78	0.993893	0.992756	0.992348	0.992483	0.992672	0.992921	0.993304
79	0.993950	0.992789	0.992357	0.992507	0.992707	0.992966	0.993354
80	0.994005	0.992819	0.992366	0.992528	0.992743	0.993011	0.993403
81	0.994064	0.992849	0.992376	0.992553	0.992780	0.993056	0.993455
82	0.994120	0.992882	0.992383	0.992573	0.992813	0.993103	0.993504
83	0.994127	0.992874	0.992355	0.992558	0.992805	0.993104	0.993516
84	0.994135	0.992867	0.992323	0.992537	0.992799	0.993106	0.993525
85	0.994591	0.993421	0.992925	0.993115	0.993351	0.993633	0.994017
86	0.995012	0.993939	0.993490	0.993656	0.993869	0.994124	0.994477
87	0.995408	0.994424	0.994016	0.994160	0.994351	0.994582	0.994906
88	0.995729	0.994814	0.994440	0.994564	0.994737	0.994951	0.995253
89	0.996030	0.995179	0.994836	0.994943	0.995102	0.995297	0.995578
90	0.996313	0.995524	0.995208	0.995301	0.995442	0.995621	0.995881
91	0.996576	0.995845	0.995556	0.995636	0.995762	0.995928	0.996167
92	0.996823	0.996146	0.995881	0.995946	0.996062	0.996212	0.996436
93	0.997019	0.996385	0.996140	0.996193	0.996296	0.996433	0.996642
94	0.997205	0.996612	0.996385	0.996426	0.996519	0.996645	0.996837
95	0.997380	0.996827	0.996613	0.996646	0.996727	0.996844	0.997022
96	0.997542	0.997026	0.996830	0.996853	0.996926	0.997031	0.997198
97	0.997698	0.997214	0.997034	0.997049	0.997112	0.997209	0.997363
98	0.997843	0.997392	0.997226	0.997232	0.997289	0.997377	0.997520
99	0.997983	0.997560	0.997406	0.997406	0.997455	0.997534	0.997666
100	0.999800	0.999759	0.999742	0.999744	0.999747	0.999755	0.999769

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (Old Rates) Policy Form Series: LTC2-PREM
Premier 100% Home Care
Rating Factors for Decreases in
Simple Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	0.995684	0.995544	0.995435	0.995134	0.994955	0.994865
31	0.995316	0.995198	0.995110	0.994817	0.994639	0.994554
32	0.994941	0.994855	0.994788	0.994497	0.994327	0.994243
33	0.994575	0.994507	0.994466	0.994183	0.994012	0.993933
34	0.994204	0.994160	0.994145	0.993866	0.993698	0.993623
35	0.993828	0.993819	0.993820	0.993549	0.993382	0.993311
36	0.993584	0.993588	0.993614	0.993340	0.993173	0.993104
37	0.993333	0.993358	0.993405	0.993132	0.992967	0.992899
38	0.993089	0.993131	0.993194	0.992923	0.992757	0.992693
39	0.992839	0.992902	0.992984	0.992713	0.992552	0.992489
40	0.992592	0.992673	0.992773	0.992507	0.992342	0.992282
41	0.992342	0.992442	0.992568	0.992297	0.992134	0.992079
42	0.992097	0.992214	0.992356	0.992092	0.991927	0.991871
43	0.991848	0.991987	0.992147	0.991884	0.991719	0.991667
44	0.991603	0.991754	0.991938	0.991673	0.991511	0.991463
45	0.991357	0.991529	0.991726	0.991468	0.991303	0.991258
46	0.991216	0.991402	0.991618	0.991356	0.991194	0.991147
47	0.991075	0.991273	0.991508	0.991242	0.991081	0.991037
48	0.990935	0.991144	0.991396	0.991133	0.990970	0.990926
49	0.990793	0.991020	0.991282	0.991020	0.990859	0.990818
50	0.990657	0.990889	0.991174	0.990908	0.990749	0.990709
51	0.990514	0.990761	0.991063	0.990796	0.990635	0.990598
52	0.990374	0.990635	0.990954	0.990684	0.990524	0.990491
53	0.990238	0.990509	0.990841	0.990574	0.990416	0.990381
54	0.990097	0.990381	0.990733	0.990461	0.990306	0.990270
55	0.989957	0.990255	0.990619	0.990349	0.990193	0.990163
56	0.990239	0.990411	0.990693	0.990416	0.990253	0.990220
57	0.990522	0.990570	0.990768	0.990479	0.990312	0.990274
58	0.990808	0.990727	0.990840	0.990545	0.990372	0.990332
59	0.991090	0.990882	0.990911	0.990609	0.990434	0.990388
60	0.991374	0.991040	0.990985	0.990673	0.990491	0.990448
61	0.991659	0.991199	0.991057	0.990736	0.990550	0.990504
62	0.991943	0.991355	0.991131	0.990802	0.990610	0.990561
63	0.991981	0.991408	0.991196	0.990913	0.990753	0.990730
64	0.992016	0.991459	0.991258	0.991021	0.990897	0.990898
65	0.992057	0.991509	0.991321	0.991132	0.991043	0.991071
66	0.992093	0.991560	0.991384	0.991242	0.991185	0.991239
67	0.992130	0.991611	0.991448	0.991350	0.991330	0.991409
68	0.992289	0.991759	0.991589	0.991524	0.991528	0.991624
69	0.992453	0.991906	0.991729	0.991699	0.991726	0.991841
70	0.992612	0.992054	0.991868	0.991871	0.991924	0.992059
71	0.992774	0.992202	0.992009	0.992045	0.992123	0.992273
72	0.992934	0.992351	0.992152	0.992219	0.992321	0.992492
73	0.993127	0.992526	0.992308	0.992394	0.992505	0.992680
74	0.993322	0.992701	0.992471	0.992566	0.992685	0.992869
75	0.993517	0.992878	0.992629	0.992738	0.992870	0.993061
76	0.993712	0.993053	0.992790	0.992909	0.993050	0.993249
77	0.993908	0.993229	0.992951	0.993082	0.993233	0.993438
78	0.993992	0.993292	0.992993	0.993138	0.993301	0.993519
79	0.994075	0.993355	0.993038	0.993195	0.993368	0.993596
80	0.994160	0.993420	0.993080	0.993250	0.993435	0.993675
81	0.994245	0.993482	0.993123	0.993305	0.993503	0.993751
82	0.994329	0.993546	0.993166	0.993361	0.993572	0.993832
83	0.994337	0.993539	0.993136	0.993343	0.993563	0.993833
84	0.994343	0.993531	0.993106	0.993323	0.993556	0.993834
85	0.994785	0.994042	0.993657	0.993850	0.994061	0.994313
86	0.995196	0.994520	0.994170	0.994340	0.994530	0.994758
87	0.995579	0.994961	0.994649	0.994798	0.994966	0.995174
88	0.995890	0.995319	0.995032	0.995162	0.995316	0.995506
89	0.996180	0.995654	0.995392	0.995507	0.995644	0.995820
90	0.996452	0.995966	0.995729	0.995827	0.995950	0.996112
91	0.996707	0.996260	0.996043	0.996126	0.996240	0.996383
92	0.996945	0.996534	0.996336	0.996407	0.996509	0.996640
93	0.997135	0.996749	0.996568	0.996628	0.996717	0.996840
94	0.997313	0.996955	0.996788	0.996837	0.996915	0.997027
95	0.997481	0.997146	0.996993	0.997033	0.997103	0.997205
96	0.997639	0.997333	0.997189	0.997218	0.997280	0.997375
97	0.997787	0.997500	0.997369	0.997392	0.997446	0.997533
98	0.997927	0.997661	0.997540	0.997556	0.997604	0.997682
99	0.998059	0.997812	0.997701	0.997711	0.997749	0.997822
100	0.99810	0.9979783	0.997773	0.997775	0.997778	0.997785

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (Old Rates) Policy Form Series: LTC2-PREM
Premier 75% Home Care
Rating Factors for Decreases in
Simple Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	0.995759	0.995468	0.995300	0.994981	0.994801	0.994710
31	0.995384	0.995126	0.994978	0.994668	0.994488	0.994393
32	0.995016	0.994780	0.994658	0.994349	0.994172	0.994084
33	0.994642	0.994435	0.994333	0.994032	0.993855	0.993772
34	0.994273	0.994086	0.994016	0.993714	0.993543	0.993465
35	0.993904	0.993739	0.993693	0.993398	0.993229	0.993151
36	0.993655	0.993516	0.993485	0.993193	0.993019	0.992946
37	0.993411	0.993283	0.993272	0.992983	0.992812	0.992740
38	0.993161	0.993057	0.993060	0.992775	0.992605	0.992535
39	0.992911	0.992824	0.992857	0.992564	0.992398	0.992328
40	0.992664	0.992600	0.992643	0.992358	0.992187	0.992124
41	0.992418	0.992367	0.992437	0.992150	0.991981	0.991917
42	0.992167	0.992141	0.992228	0.991943	0.991772	0.991712
43	0.991924	0.991911	0.992018	0.991732	0.991565	0.991509
44	0.991674	0.991683	0.991807	0.991523	0.991359	0.991303
45	0.991427	0.991452	0.991599	0.991316	0.991152	0.991097
46	0.991287	0.991326	0.991487	0.991205	0.991039	0.990987
47	0.991149	0.991198	0.991377	0.991093	0.990928	0.990878
48	0.991007	0.991071	0.991264	0.990983	0.990818	0.990765
49	0.990871	0.990945	0.991157	0.990873	0.990706	0.990660
50	0.990726	0.990816	0.991042	0.990758	0.990591	0.990550
51	0.990587	0.990691	0.990935	0.990647	0.990485	0.990440
52	0.990449	0.990563	0.990822	0.990536	0.990371	0.990329
53	0.990307	0.990434	0.990715	0.990428	0.990263	0.990221
54	0.990171	0.990308	0.990601	0.990315	0.990150	0.990114
55	0.990031	0.990180	0.990492	0.990201	0.990040	0.990001
56	0.990312	0.990338	0.990563	0.990267	0.990101	0.990058
57	0.990596	0.990496	0.990636	0.990333	0.990161	0.990115
58	0.990881	0.990652	0.990711	0.990394	0.990219	0.990174
59	0.991165	0.990809	0.990782	0.990461	0.990280	0.990231
60	0.991447	0.990964	0.990855	0.990525	0.990337	0.990286
61	0.991733	0.991124	0.990928	0.990588	0.990397	0.990345
62	0.992015	0.991283	0.991000	0.990654	0.990457	0.990402
63	0.992052	0.991334	0.991064	0.990763	0.990600	0.990573
64	0.992092	0.991383	0.991130	0.990872	0.990743	0.990739
65	0.992128	0.991435	0.991192	0.990984	0.990887	0.990909
66	0.992166	0.991485	0.991254	0.991093	0.991033	0.991079
67	0.992205	0.991536	0.991320	0.991202	0.991176	0.991250
68	0.992364	0.991686	0.991458	0.991377	0.991375	0.991465
69	0.992527	0.991833	0.991599	0.991549	0.991572	0.991683
70	0.992687	0.991979	0.991739	0.991723	0.991771	0.991899
71	0.992846	0.992128	0.991881	0.991897	0.991969	0.992116
72	0.993006	0.992278	0.992020	0.992072	0.992169	0.992334
73	0.993201	0.992453	0.992180	0.992244	0.992350	0.992522
74	0.993395	0.992628	0.992340	0.992415	0.992531	0.992712
75	0.993590	0.992803	0.992501	0.992588	0.992714	0.992903
76	0.993786	0.992979	0.992660	0.992762	0.992897	0.993090
77	0.993981	0.993156	0.992820	0.992934	0.993080	0.993281
78	0.994065	0.993218	0.992864	0.992990	0.993148	0.993357
79	0.994151	0.993281	0.992908	0.993045	0.993214	0.993436
80	0.994233	0.993345	0.992949	0.993101	0.993283	0.993515
81	0.994316	0.993409	0.992995	0.993157	0.993348	0.993593
82	0.994402	0.993473	0.993038	0.993212	0.993416	0.993671
83	0.994408	0.993465	0.993006	0.993192	0.993409	0.993673
84	0.994418	0.993458	0.992978	0.993175	0.993402	0.993675
85	0.994854	0.993975	0.993537	0.993710	0.993915	0.994164
86	0.995260	0.994455	0.994059	0.994210	0.994394	0.994622
87	0.995638	0.994901	0.994545	0.994676	0.994842	0.995045
88	0.995946	0.995262	0.994935	0.995051	0.995199	0.995384
89	0.996230	0.995601	0.995301	0.995399	0.995533	0.995705
90	0.996502	0.995918	0.995643	0.995728	0.995849	0.996004
91	0.996753	0.996215	0.995965	0.996034	0.996141	0.996285
92	0.996987	0.996490	0.996261	0.996321	0.996417	0.996548
93	0.997173	0.996709	0.996497	0.996548	0.996631	0.996752
94	0.997349	0.996917	0.996721	0.996759	0.996837	0.996945
95	0.997515	0.997112	0.996931	0.996962	0.997028	0.997126
96	0.997673	0.997296	0.997130	0.997148	0.997209	0.997299
97	0.997819	0.997469	0.997314	0.997329	0.997379	0.997462
98	0.997957	0.997631	0.997490	0.997496	0.997543	0.997615
99	0.998087	0.997784	0.997654	0.997654	0.997692	0.997757
100	0.999815	0.999781	0.999769	0.999769	0.999771	0.999780

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (Old Rates) Policy Form Series: LTC2-PREM
Premier 50% Home Care
Rating Factors for Decreases in
Simple Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	0.995704	0.995292	0.995104	0.994788	0.994618	0.994534
31	0.995335	0.994943	0.994774	0.994470	0.994306	0.994227
32	0.994958	0.994600	0.994461	0.994154	0.993990	0.993913
33	0.994586	0.994251	0.994135	0.993837	0.993676	0.993600
34	0.994220	0.993908	0.993815	0.993520	0.993362	0.993291
35	0.993849	0.993560	0.993490	0.993205	0.993048	0.992978
36	0.993595	0.993331	0.993283	0.992999	0.992841	0.992775
37	0.993353	0.993106	0.993072	0.992789	0.992630	0.992566
38	0.993105	0.992874	0.992862	0.992583	0.992424	0.992365
39	0.992858	0.992647	0.992652	0.992372	0.992216	0.992158
40	0.992611	0.992420	0.992447	0.992166	0.992006	0.991953
41	0.992360	0.992188	0.992235	0.991958	0.991802	0.991746
42	0.992115	0.991962	0.992028	0.991749	0.991592	0.991540
43	0.991866	0.991731	0.991815	0.991539	0.991384	0.991335
44	0.991620	0.991503	0.991607	0.991335	0.991175	0.991131
45	0.991373	0.991274	0.991401	0.991125	0.990968	0.990925
46	0.991232	0.991146	0.991288	0.991012	0.990856	0.990815
47	0.991092	0.991021	0.991175	0.990899	0.990747	0.990707
48	0.990951	0.990894	0.991066	0.990791	0.990636	0.990598
49	0.990810	0.990764	0.990953	0.990679	0.990524	0.990487
50	0.990673	0.990638	0.990842	0.990565	0.990413	0.990378
51	0.990531	0.990509	0.990735	0.990454	0.990305	0.990267
52	0.990393	0.990379	0.990624	0.990344	0.990192	0.990159
53	0.990256	0.990256	0.990512	0.990233	0.990080	0.990048
54	0.990113	0.990130	0.990402	0.990120	0.989970	0.989941
55	0.989974	0.990000	0.990291	0.990009	0.989858	0.989831
56	0.990255	0.990158	0.990365	0.990072	0.989920	0.989888
57	0.990540	0.990317	0.990437	0.990138	0.989978	0.989945
58	0.990823	0.990473	0.990510	0.990204	0.990038	0.990003
59	0.991105	0.990631	0.990581	0.990268	0.990097	0.990060
60	0.991393	0.990787	0.990655	0.990331	0.990157	0.990114
61	0.991675	0.990947	0.990729	0.990395	0.990217	0.990176
62	0.991958	0.991103	0.990801	0.990462	0.990277	0.990231
63	0.991996	0.991153	0.990865	0.990569	0.990420	0.990398
64	0.992031	0.991206	0.990929	0.990680	0.990564	0.990569
65	0.992072	0.991255	0.990991	0.990789	0.990707	0.990742
66	0.992108	0.991308	0.991054	0.990897	0.990851	0.990908
67	0.992148	0.991357	0.991118	0.991011	0.990995	0.991079
68	0.992308	0.991505	0.991258	0.991183	0.991194	0.991294
69	0.992468	0.991655	0.991397	0.991354	0.991391	0.991511
70	0.992629	0.991802	0.991540	0.991530	0.991589	0.991726
71	0.992789	0.991949	0.991680	0.991704	0.991786	0.991944
72	0.992949	0.992099	0.991819	0.991877	0.991987	0.992160
73	0.993145	0.992272	0.991978	0.992047	0.992168	0.992351
74	0.993339	0.992448	0.992140	0.992223	0.992351	0.992540
75	0.993534	0.992626	0.992300	0.992394	0.992534	0.992729
76	0.993729	0.992800	0.992460	0.992566	0.992714	0.992919
77	0.993923	0.992975	0.992620	0.992742	0.992898	0.993109
78	0.994009	0.993039	0.992663	0.992796	0.992965	0.993187
79	0.994093	0.993103	0.992706	0.992853	0.993033	0.993263
80	0.994176	0.993166	0.992749	0.992907	0.993101	0.993345
81	0.994262	0.993228	0.992793	0.992962	0.993167	0.993422
82	0.994344	0.993293	0.992836	0.993018	0.993235	0.993499
83	0.994352	0.993287	0.992806	0.992999	0.993229	0.993503
84	0.994361	0.993278	0.992773	0.992980	0.993219	0.993502
85	0.994800	0.993806	0.993349	0.993530	0.993747	0.994004
86	0.995210	0.994298	0.993884	0.994043	0.994238	0.994470
87	0.995589	0.994755	0.994382	0.994521	0.994693	0.994904
88	0.995901	0.995129	0.994782	0.994903	0.995060	0.995255
89	0.996191	0.995474	0.995159	0.995261	0.995403	0.995581
90	0.996463	0.995797	0.995508	0.995599	0.995725	0.995889
91	0.996716	0.996102	0.995838	0.995913	0.996028	0.996176
92	0.996954	0.996385	0.996144	0.996209	0.996311	0.996448
93	0.997142	0.996612	0.996388	0.996440	0.996531	0.996654
94	0.997320	0.996826	0.996618	0.996658	0.996741	0.996855
95	0.997488	0.997025	0.996835	0.996865	0.996938	0.997041
96	0.997646	0.997214	0.997037	0.997061	0.997125	0.997218
97	0.997795	0.997392	0.997229	0.997243	0.997299	0.997385
98	0.997934	0.997560	0.997409	0.997416	0.997465	0.997542
99	0.998066	0.997717	0.997577	0.997579	0.997621	0.997692
100	0.999811	0.999776	0.999760	0.999763	0.999767	0.999774

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (Old Rates) Policy Form Series: LTC2-VAL
Value 100% Home Care
Rating Factors for Decreases in
Simple Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.998028	0.997252	0.996856	0.996403	0.996179	0.996078	0.996112
31	0.997542	0.996802	0.996430	0.995983	0.995767	0.995674	0.995718
32	0.997061	0.996346	0.996007	0.995569	0.995363	0.995271	0.995326
33	0.996585	0.995892	0.995576	0.995151	0.994947	0.994865	0.994932
34	0.996104	0.995435	0.995151	0.994739	0.994533	0.994458	0.994540
35	0.995627	0.994985	0.994723	0.994322	0.994125	0.994055	0.994147
36	0.995282	0.994666	0.994434	0.994034	0.993846	0.993776	0.993876
37	0.994931	0.994346	0.994140	0.993749	0.993560	0.993499	0.993608
38	0.994589	0.994028	0.993850	0.993461	0.993278	0.993219	0.993335
39	0.994246	0.993709	0.993557	0.993176	0.993000	0.992946	0.993066
40	0.993904	0.993391	0.993263	0.992896	0.992719	0.992666	0.992799
41	0.993551	0.993072	0.992968	0.992611	0.992435	0.992390	0.992530
42	0.993212	0.992751	0.992677	0.992321	0.992155	0.992112	0.992257
43	0.992864	0.992430	0.992382	0.992035	0.991872	0.991834	0.991988
44	0.992521	0.992113	0.992091	0.991750	0.991591	0.991559	0.991721
45	0.992181	0.991795	0.991798	0.991467	0.991312	0.991281	0.991450
46	0.991968	0.991608	0.991636	0.991307	0.991150	0.991125	0.991300
47	0.991759	0.991423	0.991471	0.991149	0.990992	0.990973	0.991146
48	0.991553	0.991231	0.991303	0.990987	0.990833	0.990816	0.990995
49	0.991348	0.991052	0.991140	0.990825	0.990677	0.990659	0.990847
50	0.991136	0.990860	0.990981	0.990666	0.990519	0.990503	0.990695
51	0.990929	0.990678	0.990814	0.990507	0.990359	0.990347	0.990543
52	0.990715	0.990486	0.990652	0.990344	0.990202	0.990194	0.990391
53	0.990511	0.990301	0.990487	0.990187	0.990045	0.990038	0.990240
54	0.990301	0.990116	0.990322	0.990022	0.989886	0.989882	0.990088
55	0.990091	0.989930	0.990162	0.989860	0.989728	0.989726	0.989936
56	0.990351	0.990066	0.990219	0.989916	0.989778	0.989774	0.989981
57	0.990607	0.990207	0.990282	0.989971	0.989829	0.989822	0.990026
58	0.990864	0.990347	0.990341	0.990024	0.989877	0.989870	0.990073
59	0.991125	0.990484	0.990404	0.990081	0.989927	0.989917	0.990117
60	0.991375	0.990624	0.990464	0.990133	0.989974	0.989964	0.990161
61	0.991636	0.990764	0.990524	0.990186	0.990024	0.990011	0.990206
62	0.991892	0.990904	0.990585	0.990243	0.990076	0.990060	0.990252
63	0.991921	0.990953	0.990652	0.990358	0.990225	0.990236	0.990448
64	0.991951	0.991003	0.990717	0.990472	0.990375	0.990411	0.990642
65	0.991982	0.991051	0.990784	0.990587	0.990524	0.990585	0.990835
66	0.992010	0.991100	0.990849	0.990702	0.990673	0.990762	0.991030
67	0.992039	0.991150	0.990916	0.990817	0.990822	0.990937	0.991223
68	0.992205	0.991306	0.991066	0.991001	0.991033	0.991162	0.991465
69	0.992374	0.991467	0.991217	0.991188	0.991241	0.991393	0.991705
70	0.992542	0.991621	0.991371	0.991372	0.991453	0.991620	0.991946
71	0.992707	0.991783	0.991521	0.991557	0.991663	0.991849	0.992188
72	0.992873	0.991939	0.991673	0.991742	0.991874	0.992076	0.992426
73	0.993072	0.992119	0.991837	0.991918	0.992060	0.992269	0.992627
74	0.993267	0.992302	0.992001	0.992095	0.992246	0.992462	0.992826
75	0.993465	0.992483	0.992165	0.992271	0.992431	0.992655	0.993020
76	0.993663	0.992662	0.992330	0.992450	0.992619	0.992847	0.993220
77	0.993862	0.992843	0.992494	0.992625	0.992806	0.993041	0.993418
78	0.993953	0.992921	0.992550	0.992694	0.992886	0.993132	0.993514
79	0.994046	0.993000	0.992607	0.992764	0.992968	0.993221	0.993608
80	0.994140	0.993080	0.992663	0.992833	0.993050	0.993313	0.993703
81	0.994235	0.993159	0.992720	0.992902	0.993129	0.993407	0.993798
82	0.994327	0.993239	0.992776	0.992974	0.993211	0.993496	0.993893
83	0.994372	0.993273	0.992783	0.992991	0.993240	0.993534	0.993939
84	0.994412	0.993307	0.992791	0.993009	0.993269	0.993572	0.993986
85	0.994865	0.993849	0.993385	0.993574	0.993809	0.994084	0.994461
86	0.995282	0.994357	0.993933	0.994100	0.994311	0.994559	0.994905
87	0.995671	0.994825	0.994445	0.994588	0.994778	0.995001	0.995318
88	0.995988	0.995202	0.994851	0.994978	0.995148	0.995353	0.995647
89	0.996281	0.995555	0.995233	0.995340	0.995496	0.995682	0.995955
90	0.996555	0.995885	0.995589	0.995682	0.995820	0.995993	0.996245
91	0.996809	0.996192	0.995922	0.995999	0.996124	0.996282	0.996514
92	0.997050	0.996478	0.996229	0.996295	0.996407	0.996551	0.996766
93	0.997240	0.996704	0.996476	0.996527	0.996627	0.996761	0.996959
94	0.997417	0.996918	0.996705	0.996748	0.996837	0.996957	0.997142
95	0.997585	0.997120	0.996922	0.996954	0.997033	0.997143	0.997315
96	0.997742	0.997308	0.997126	0.997147	0.997218	0.997319	0.997477
97	0.997890	0.997486	0.997315	0.997329	0.997393	0.997484	0.997631
98	0.998028	0.997651	0.997495	0.997504	0.997556	0.997641	0.997776
99	0.998157	0.997807	0.997661	0.997664	0.997711	0.997786	0.997913
100	0.999824	0.999784	0.999771	0.999770	0.999775	0.999781	0.999795

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (Old Rates) Policy Form Series: LTC2-VAL
Value 75% Home Care
Rating Factors for Decreases in
Simple Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.997589	0.997247	0.996791	0.996274	0.996115	0.995998	0.995964
31	0.997105	0.996802	0.996366	0.995857	0.995701	0.995591	0.995571
32	0.996626	0.996338	0.995932	0.995444	0.995289	0.995185	0.995174
33	0.996149	0.995885	0.995506	0.995026	0.994882	0.994784	0.994783
34	0.995672	0.995431	0.995081	0.994607	0.994471	0.994375	0.994389
35	0.995193	0.994982	0.994657	0.994195	0.994056	0.993972	0.993998
36	0.994850	0.994664	0.994363	0.993909	0.993778	0.993691	0.993729
37	0.994503	0.994339	0.994073	0.993622	0.993494	0.993417	0.993457
38	0.994156	0.994020	0.993778	0.993340	0.993214	0.993142	0.993185
39	0.993808	0.993702	0.993485	0.993051	0.992932	0.992862	0.992919
40	0.993472	0.993381	0.993193	0.992768	0.992651	0.992586	0.992648
41	0.993117	0.993067	0.992898	0.992482	0.992367	0.992307	0.992383
42	0.992780	0.992748	0.992607	0.992197	0.992086	0.992033	0.992110
43	0.992438	0.992427	0.992315	0.991914	0.991804	0.991757	0.991840
44	0.992090	0.992108	0.992025	0.991627	0.991525	0.991477	0.991571
45	0.991747	0.991792	0.991730	0.991341	0.991240	0.991202	0.991301
46	0.991532	0.991604	0.991568	0.991180	0.991085	0.991046	0.991150
47	0.991327	0.991416	0.991399	0.991020	0.990926	0.990892	0.991000
48	0.991120	0.991228	0.991239	0.990859	0.990768	0.990737	0.990847
49	0.990909	0.991041	0.991075	0.990701	0.990608	0.990579	0.990695
50	0.990705	0.990856	0.990911	0.990540	0.990450	0.990423	0.990547
51	0.990497	0.990669	0.990748	0.990378	0.990293	0.990268	0.990394
52	0.990289	0.990483	0.990585	0.990216	0.990135	0.990114	0.990241
53	0.990081	0.990297	0.990420	0.990055	0.989974	0.989959	0.990089
54	0.989867	0.990112	0.990253	0.989896	0.989817	0.989803	0.989939
55	0.989663	0.989925	0.990094	0.989736	0.989659	0.989648	0.989787
56	0.989922	0.990059	0.990152	0.989790	0.989708	0.989693	0.989833
57	0.990177	0.990203	0.990214	0.989850	0.989757	0.989738	0.989878
58	0.990432	0.990340	0.990274	0.989896	0.989808	0.989788	0.989922
59	0.990691	0.990479	0.990337	0.989952	0.989858	0.989837	0.989967
60	0.990945	0.990618	0.990397	0.990006	0.989908	0.989883	0.990012
61	0.991201	0.990759	0.990459	0.990063	0.989954	0.989931	0.990059
62	0.991462	0.990902	0.990517	0.990114	0.990007	0.989978	0.990101
63	0.991490	0.990948	0.990582	0.990232	0.990158	0.990155	0.990298
64	0.991517	0.990998	0.990652	0.990346	0.990306	0.990328	0.990490
65	0.991548	0.991046	0.990717	0.990460	0.990456	0.990505	0.990684
66	0.991577	0.991095	0.990782	0.990577	0.990606	0.990681	0.990881
67	0.991609	0.991144	0.990848	0.990691	0.990753	0.990856	0.991075
68	0.991773	0.991300	0.991000	0.990875	0.990965	0.991085	0.991315
69	0.991941	0.991461	0.991151	0.991061	0.991176	0.991311	0.991556
70	0.992108	0.991618	0.991303	0.991248	0.991385	0.991540	0.991797
71	0.992275	0.991777	0.991455	0.991431	0.991595	0.991766	0.992038
72	0.992443	0.991935	0.991604	0.991616	0.991806	0.991995	0.992278
73	0.992639	0.992117	0.991767	0.991793	0.991991	0.992187	0.992475
74	0.992837	0.992297	0.991932	0.991970	0.992178	0.992381	0.992674
75	0.993032	0.992477	0.992098	0.992147	0.992364	0.992573	0.992872
76	0.993229	0.992658	0.992262	0.992325	0.992551	0.992767	0.993070
77	0.993427	0.992837	0.992427	0.992498	0.992738	0.992961	0.993270
78	0.993520	0.992917	0.992483	0.992570	0.992818	0.993050	0.993365
79	0.993613	0.992997	0.992540	0.992639	0.992900	0.993141	0.993458
80	0.993708	0.993077	0.992595	0.992707	0.992981	0.993231	0.993555
81	0.993800	0.993155	0.992650	0.992776	0.993062	0.993322	0.993650
82	0.993892	0.993234	0.992708	0.992845	0.993144	0.993415	0.993744
83	0.993934	0.993268	0.992716	0.992864	0.993173	0.993452	0.993790
84	0.993978	0.993299	0.992725	0.992883	0.993201	0.993490	0.993835
85	0.994460	0.993845	0.993321	0.993458	0.993745	0.994008	0.994322
86	0.994907	0.994351	0.993874	0.993990	0.994251	0.994487	0.994777
87	0.995324	0.994820	0.994389	0.994486	0.994721	0.994937	0.995197
88	0.995663	0.995198	0.994801	0.994882	0.995097	0.995292	0.995534
89	0.995980	0.995550	0.995185	0.995252	0.995446	0.995628	0.995850
90	0.996273	0.995880	0.995545	0.995597	0.995774	0.995938	0.996145
91	0.996547	0.996188	0.995880	0.995921	0.996081	0.996233	0.996422
92	0.996803	0.996474	0.996192	0.996222	0.996368	0.996503	0.996680
93	0.997007	0.996702	0.996439	0.996460	0.996592	0.996717	0.996878
94	0.997200	0.996916	0.996671	0.996684	0.996801	0.996915	0.997064
95	0.997381	0.997117	0.996890	0.996894	0.997000	0.997105	0.997241
96	0.997551	0.997307	0.997095	0.997091	0.997187	0.997282	0.997409
97	0.997710	0.997483	0.997288	0.997278	0.997365	0.997450	0.997566
98	0.997859	0.997650	0.997468	0.997453	0.997527	0.997608	0.997715
99	0.998000	0.997805	0.997638	0.997618	0.997686	0.997754	0.997855
100	0.999807	0.999786	0.999770	0.999764	0.999774	0.999781	0.999791

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (Old Rates) Policy Form Series: LTC2-VAL
Value 50% Home Care
Rating Factors for Decreases in
Simple Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.997650	0.997179	0.996678	0.996325	0.996190	0.996063	0.995946
31	0.997175	0.996728	0.996253	0.995909	0.995778	0.995653	0.995556
32	0.996687	0.996272	0.995831	0.995489	0.995371	0.995248	0.995161
33	0.996208	0.995817	0.995401	0.995073	0.994963	0.994845	0.994768
34	0.995734	0.995363	0.994980	0.994661	0.994551	0.994444	0.994379
35	0.995251	0.994910	0.994551	0.994244	0.994139	0.994032	0.993984
36	0.994908	0.994586	0.994256	0.993957	0.993855	0.993759	0.993712
37	0.994564	0.994266	0.993958	0.993674	0.993573	0.993477	0.993445
38	0.994219	0.993948	0.993673	0.993387	0.993291	0.993202	0.993173
39	0.993877	0.993635	0.993378	0.993105	0.993012	0.992927	0.992903
40	0.993531	0.993312	0.993085	0.992819	0.992732	0.992651	0.992637
41	0.993186	0.992994	0.992791	0.992532	0.992446	0.992371	0.992365
42	0.992842	0.992670	0.992499	0.992244	0.992166	0.992099	0.992094
43	0.992496	0.992358	0.992210	0.991959	0.991883	0.991817	0.991826
44	0.992151	0.992035	0.991916	0.991675	0.991602	0.991543	0.991557
45	0.991809	0.991716	0.991622	0.991388	0.991319	0.991264	0.991286
46	0.991594	0.991532	0.991457	0.991231	0.991162	0.991108	0.991136
47	0.991390	0.991343	0.991295	0.991071	0.991005	0.990953	0.990987
48	0.991181	0.991157	0.991130	0.990905	0.990849	0.990796	0.990832
49	0.990975	0.990974	0.990968	0.990748	0.990690	0.990643	0.990684
50	0.990762	0.990785	0.990799	0.990585	0.990530	0.990487	0.990532
51	0.990553	0.990600	0.990640	0.990428	0.990373	0.990332	0.990381
52	0.990346	0.990410	0.990476	0.990266	0.990215	0.990176	0.990229
53	0.990138	0.990225	0.990311	0.990105	0.990054	0.990021	0.990076
54	0.989935	0.990035	0.990147	0.989947	0.989899	0.989865	0.989924
55	0.989722	0.989852	0.989986	0.989784	0.989738	0.989708	0.989773
56	0.989980	0.989991	0.990044	0.989838	0.989792	0.989756	0.989821
57	0.990237	0.990131	0.990109	0.989892	0.989839	0.989804	0.989866
58	0.990498	0.990270	0.990169	0.989945	0.989886	0.989851	0.989910
59	0.990752	0.990407	0.990229	0.990001	0.989938	0.989896	0.989953
60	0.991008	0.990546	0.990286	0.990055	0.989987	0.989945	0.990000
61	0.991268	0.990689	0.990351	0.990111	0.990038	0.989995	0.990044
62	0.991520	0.990826	0.990410	0.990164	0.990086	0.990040	0.990090
63	0.991552	0.990878	0.990477	0.990279	0.990236	0.990217	0.990283
64	0.991580	0.990925	0.990543	0.990393	0.990387	0.990392	0.990476
65	0.991610	0.990974	0.990610	0.990510	0.990537	0.990567	0.990672
66	0.991641	0.991026	0.990675	0.990625	0.990685	0.990743	0.990866
67	0.991672	0.991072	0.990741	0.990739	0.990834	0.990918	0.991061
68	0.991838	0.991230	0.990893	0.990923	0.991044	0.991146	0.991301
69	0.992002	0.991388	0.991043	0.991108	0.991253	0.991375	0.991540
70	0.992169	0.991545	0.991196	0.991294	0.991465	0.991605	0.991782
71	0.992335	0.991705	0.991343	0.991481	0.991674	0.991829	0.992023
72	0.992504	0.991862	0.991496	0.991665	0.991882	0.992057	0.992266
73	0.992699	0.992044	0.991660	0.991842	0.992072	0.992250	0.992463
74	0.992898	0.992223	0.991827	0.992016	0.992259	0.992444	0.992660
75	0.993095	0.992405	0.991990	0.992193	0.992444	0.992638	0.992858
76	0.993293	0.992585	0.992155	0.992371	0.992630	0.992832	0.993057
77	0.993489	0.992766	0.992321	0.992548	0.992817	0.993022	0.993255
78	0.993584	0.992846	0.992375	0.992618	0.992898	0.993114	0.993350
79	0.993675	0.992923	0.992431	0.992685	0.992979	0.993204	0.993447
80	0.993768	0.993003	0.992488	0.992754	0.993061	0.993297	0.993541
81	0.993863	0.993083	0.992545	0.992825	0.993142	0.993386	0.993636
82	0.993957	0.993162	0.992602	0.992894	0.993224	0.993477	0.993731
83	0.993997	0.993195	0.992609	0.992912	0.993253	0.993516	0.993776
84	0.994041	0.993230	0.992616	0.992931	0.993283	0.993553	0.993822
85	0.994517	0.993779	0.993220	0.993499	0.993820	0.994066	0.994311
86	0.994961	0.994290	0.993781	0.994034	0.994321	0.994543	0.994764
87	0.995373	0.994765	0.994302	0.994525	0.994786	0.994987	0.995186
88	0.995710	0.995146	0.994718	0.994920	0.995156	0.995340	0.995523
89	0.996021	0.995502	0.995110	0.995286	0.995503	0.995671	0.995839
90	0.996314	0.995833	0.995476	0.995628	0.995827	0.995979	0.996137
91	0.996586	0.996145	0.995814	0.995952	0.996131	0.996271	0.996412
92	0.996840	0.996433	0.996131	0.996250	0.996414	0.996541	0.996671
93	0.997041	0.996663	0.996380	0.996486	0.996635	0.996751	0.996871
94	0.997232	0.996881	0.996617	0.996708	0.996842	0.996948	0.997058
95	0.997410	0.997083	0.996838	0.996918	0.997039	0.997134	0.997235
96	0.997578	0.997274	0.997047	0.997112	0.997224	0.997312	0.997402
97	0.997737	0.997454	0.997243	0.997298	0.997397	0.997476	0.997560
98	0.997883	0.997621	0.997426	0.997472	0.997561	0.997633	0.997709
99	0.998022	0.997779	0.997598	0.997636	0.997715	0.997780	0.997850
100	0.999808	0.999780	0.999766	0.999767	0.999775	0.999781	0.999787

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2020 Rate Increase Filings/CT20-226 VIP2-OLD (RATE)		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	Please see the attached Filing Letter
Attachment(s):	PA VIP2 old_Filing Ltr_exten use infl.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	Please see the attached Actuarial Memorandum, Explanatory Information (A&H) and Rate Exhibits.
Attachment(s):	2019_VIP2Old_ActMemo_RateStability - PA.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2020 Rate Increase Filings/CT20-226 VIP2-OLD (RATE)		

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Policyholder Letter
Comments:	Please see the attached Policyholder Letter
Attachment(s):	IB PH Ltr.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Coverage Change Form
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SERFF Tracking #:	META-132261800	State Tracking #:	META-132261800	Company Tracking #:	CT20-226 VIP2-OLD (RATE) KB
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State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2020 Rate Increase Filings/CT20-226 VIP2-OLD (RATE)		

Comments:	Please see the attached Coverage Change Form
Attachment(s):	Cov Chg Form.pdf
Item Status:	
Status Date:	

Metropolitan Life Insurance Company
1300 Hall Boulevard
Bloomfield, CT 06002
Tel 860-656-3813 Fax 860-656-3805
treilly1@metlife.com



Thomas G. Reilly
Assistant Vice President
Product Management and Compliance

February 11, 2020

Pennsylvania Insurance Department
1326 Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120

Re: Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance –
Inforce Premium Rate Schedule Increase Filing for Policy Forms LTC2-IDEAL-PA, et al and LTC2-IDEAL-
ML-PA, et al.
NAIC Company No. is 65978
FEIN No. is 13-5581829

Dear Sir/Madam:

We are filing, for your review and authorization, a request for a 16.91% premium rate schedule increase with respect to the policy forms listed below. The policy forms are tax-qualified individual long-term care insurance policies.

LTC2-IDEAL-PA	- approved by your Department in 2005
LTC2-FAC-PA	- approved by your Department in 2005
LTC2-VAL-PA	- approved by your Department in 2005
LTC2-PREM-PA	- approved by your Department in 2005
LTC2-IDEAL-ML-PA	- approved by your Department in 2006
LTC2-FAC-ML-PA	- approved by your Department in 2006
LTC2-VAL-ML-PA	- approved by your Department in 2006
LTC2-PREM-ML-PA	- approved by your Department in 2006

The inforce premium rate schedule increase for which we are seeking authorization in this filing will only apply to the above listed policies, along with those riders and endorsements that were contemporaneously or subsequently authorized for use by your Department, in connection with policy application dates on or before April 2, 2009, as these policies were not subject to the prospective premium rate schedule increase that your Department authorized on January 16, 2009. Please note these policy forms are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2012.

While we do not intend to offer inflation decrease offers with this filing, please note that we are including in this filing inflation rate factors for approval. We also intend to use the inflation mitigation riders that were previously authorized by your Department on May 23, 2018, as we would like to have additional inflation decrease options available to insureds, outside of this or any subsequent requested rate increase.

Note that previously, a premium rate increase request of 58% was submitted on January 2, 2013, and your Department authorized 20% on May 1, 2013.

Note that previously, a premium rate increase request of 56.66% was submitted on February 3, 2016, and your Department authorized 20% on April 5, 2016.

Note that previously, a premium rate increase request of 30.56% was submitted on January 30, 2018, and your Department authorized 30.56% on May 23, 2018, to be phased in over a period of 2 years.

We are submitting an actuarial memorandum and rates in support of our request.

Notification to Policyholders of Premium Rate Schedule Increase

After we have obtained authorization of the premium rate increase, this rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually), following at least a 60 day advance written notification to the policyholder. In our written notification we will include explanatory information related to the rate increase, including:

- The amount of the increase requested in this filing and the amount of the increase authorized by your Department;
- If the full amount of the requested increase is authorized by your Department, a statement that the policy may be subject to rate increases in the future and, if the amount of the increase authorized by your Department is less than the amount requested in this filing, the notice may include an additional statement about the likelihood of MetLife making future rate increase requests on the policy. The wording of the statement will depend on the degree of variance from the amount requested;
- The current premium rate and the premium rate after the increase is applied;
- A statement that the premium rate adjustment will be effective on the policy's modal premium due date as described above;
- Information regarding each premium rate increase on this policy form or similar policy forms over the past ten (10) years for this state or any other state that identifies:
 - The policy forms for which premium rates have been increased;
 - The calendar years when the form was available for purchase; and
 - The percent range of each increase;
- The following options available to the policyholder:
 1. the policyholder can continue his/her current coverage by paying the new premium amount when due;
 2. the policyholder can reduce his/her coverage to lessen the impact of the premium rate schedule if the current level of coverage permits a reduction; or
 3. if the policyholder's coverage lapses (due to nonpayment of premium or cancellation) at any time from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), then the policyholder will have nonforfeiture coverage as follows.
 - If the policyholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"), we will issue the policyholder the LCUL.
 - If the policyholder's policy includes Contingent Benefits Upon Lapse and the policyholder qualifies for coverage under Contingent Benefits Upon Lapse, we will instead provide coverage under the LCUL, since the benefit payable under the LCUL is equal to the benefit payable under Contingent Benefits Upon Lapse.

- If the policyholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision.

We will not provide coverage under more than one feature that provides for a nonforfeiture benefit.

We have included a copy of our policyholder notification letter and coverage change form for informational purposes.

We are extending the use of the Limited Coverage Upon Lapse Following Premium Increase Endorsement (LCUL), which was previously authorized by your Department on March 28, 2013.

The contact person for this filing is:

Deborah Fountas
1300 Hall Boulevard
Bloomfield, CT 06002
Telephone: 860-656-3808
dfountas@metlilfe.com

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,

A handwritten signature in black ink, reading "Thomas G. Reilly". The signature is written in a cursive, flowing style.

Thomas G. Reilly
Assistant Vice President
Product Management & Compliance

Metropolitan Life Insurance Company
1300 Hall Boulevard, Bloomfield, CT 06002
Email: mark.newton@metlife.com



Mark D. Newton, FSA, MAAA

February 11, 2020

Pennsylvania Insurance Department
Strawberry Square Harrisburg, PA 17120

Re: LTC2-FAC-PA, LTC2-VAL-PA, LTC2-IDEAL-PA, LTC2-PREM-PA, LTC2-FAC-PA-ML,
LTC2-VAL-PA-ML, LTC2-IDEAL-PA-ML and LTC2-PREM-PA
Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on previous questions submitted by your Department. Hopefully, this will make your review easier and more effective.

Filing Overview

In addition to this overview, this filing consists of the Actuarial Memorandum and Attachments on specific aspects of the Pennsylvania Administrative Code as well as supporting data based on earlier reviews. These documents are outlined and summarized here for your convenience.

Title	Description
Actuarial Memorandum Exhibit I-A	Lifetime Loss Ratio ("LLR") <ul style="list-style-type: none">• Nationwide experience• Without/with proposed rate increase of 16.91%• Weighted average statutory rate 4.02% LLR without rate increase – 103.2% LLR with rate increase – 95.5%
Exhibit II-A	Demonstration of rate action meeting Rate Stability (58/85) limitations
Exhibit I-B	Lifetime Loss Ratio ("LLR") <ul style="list-style-type: none">• Pennsylvania experience• Without/with proposed rate increase of 16.91%• Weighted average statutory rate 4.02% LLR without rate increase – 102.1% LLR with rate increase – 94.3%
Exhibit II-B	Demonstration of rate action meeting Rate Stability (58/85) limitations

Review of Prior Correspondence	Attachment 1 – Assumptions Summary Attachment 2 – A/E Ratios (Calendar Year) Attachment 3 – A/E Ratios (Policy Duration) Attachment 4 – A/E Ratios (Lapse, Mortality, Incidence, Claim Termination) Attachment 9-A – Nationwide Lifetime Loss Ratio with Earned Premium and Paid Claims Attachment 9-A – Pennsylvania Lifetime Loss Ratio with Earned Premium and Paid Claims Attachment 16 – Lifetime Loss Ratio at Initial Rates Since Inception Attachment 19 – Nationwide Reserve Experience
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Rationale for the Rate Increase Request

Exhibit I demonstrates that the combination of historical and projected experience using the most recent Best Estimate assumptions (with or without a margin for adverse deviation) is clearly far beyond the expected loss ratio using the original pricing assumptions. Attachments 2 and 3 support the development of the experience by analyzing the Actual-to-Expected Ratios by Calendar Year and Policy Duration.

Attachment 1 compares the development of the changes in assumptions from the time of original pricing to the latest Experience Study. Generally, worse than expected morbidity and lower decrements are the primary reasons for the rate action.

Assumption Setting and Review

All projection assumptions are based on the Experience Study performed each year. In general, the assumptions used in all projections are those that reproduce historical experience within a non-material degree of tolerance. Attachment 4 shows the Actual-to-Expected Ratios comparing the latest Best Estimate assumptions with the set of actual experience for Lapse, Mortality, Incidence, and Claim Termination.

Some actuarial judgment is used in areas where credibility or trending requires adjustment. In any case, the methodology, results, conclusions and use are prescribed by MetLife internal Standards and Actuarial Standards of Practice and are reviewed and approved by MetLife management, internal auditors, and external auditors.

Calculation of the Rate Request

MetLife's evaluation of the Justifiable Rate Increase ("JRI") uses the industry standard "If Knew" basis. This method calculates the premium needed at time zero to achieve the original loss ratio if all current experience had been known at inception. Of course, the Company cannot retroactively charge such premiums, so all historical losses stemming from past premium shortfalls are taken by the Company.

Additional Notes

MetLife requests the rate action based on deviations from anticipated experience outlined in the Actuarial Memorandum, the Addendum, and the supporting attachments. Lifetime Loss Ratios exceed all minimum requirements in Pennsylvania as well as the application of rate stability standards even at the full requested rate action. In addition, though Pennsylvania-only experience is not necessarily credible, the Pennsylvania LLR's still meet the standards above at the full rate action level.

Despite the rate action requested, the experience of the block does not fully return to pricing levels. In general, the rate action restricts consideration of recovering historical losses by focusing on lifetime

experience. We will continue, of course, to analyze and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

The actuarial justification for experience analysis and projections, including assumptions and methods, are reflective of the Code of Professional Conduct and applicable Actuarial Standards of Practice. I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

Thank you for your consideration. I look forward to hearing from you.

Sincerely,

A handwritten signature in black ink that reads "Mark D. Newton". The signature is written in a cursive, flowing style with a large, prominent "M" and "N".

Mark D. Newton, FSA, MAAA
Actuarial Director, Metropolitan Life Insurance Company

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

February 11, 2020

Policy Forms

The premium rate schedule increase for which we are seeking approval will apply to the following individual long-term care policy forms:

- LTC2-FAC-PA
- LTC2-VAL-PA
- LTC2-IDEAL-PA
- LTC2-PREM-PA
- LTC2-FAC-ML-PA
- LTC2-VAL-ML-PA
- LTC2-IDEAL-ML-PA
- LTC2-PREM-ML-PA

These forms were developed as part of a nationwide series and were issued in Pennsylvania from September 2005 to September 2009, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2010.

Policy forms LTC2-FAC-PA, LTC2-VAL-PA, LTC2-IDEAL-PA, and LTC2-PREM-PA (subsequently referred to as LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM, respectively) are existing individual tax-qualified policy forms and were previously approved in 2005, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated on or before April 02, 2009, because policies issued in connection with later applications were subject to a revised premium rate schedule.

Policy form LTC2-FAC provides coverage for long-term care services received in a nursing home, assisted living facility (ALF), or hospice facility. Policy forms LTC2-VAL, LTC2-IDEAL and LTC2-PREM provide comprehensive long-term care coverage.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated loss ratio standard of this product meets the minimum requirements of your state and may not be suitable for other purposes.

2. Description of Benefits

LTC2-FAC is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

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The daily benefit amount and the maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC2-FAC provides benefits for international coverage, caregiver training, and alternate services.

LTC2-VAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC2-VAL also includes an assisted living/home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum assisted living/home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, assisted living/home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses are also provided. In addition, LTC2-VAL provides benefits for respite care, international coverage, caregiver training, and alternate services.

LTC2-IDEAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC2-IDEAL also includes a home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum home care/community-based care benefit amount, for services received at home or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC2-IDEAL provides benefits for respite care, international coverage, caregiver training, alternate services, and supportive services/specialized transportation.

LTC2-PREM is part of a nationwide series of individually underwritten policy forms which reimburses a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC2-PREM also includes a home/community-based care benefit which reimburses a maximum home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

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The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and international coverage are also provided.

LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM

For all these policies, benefit eligibility is based on the inability to perform at least two of six activities of daily living (ADLs) including bathing, continence, dressing, eating, toileting, and transferring, for a period of at least 90 days due to loss of functional capacity; or due to severe cognitive impairment.

Benefit payments commence after a specified number of days in a waiting period, selected at issue, which accumulate over the lifetime of the policy. The waiting period need not be satisfied before receiving coverage for hospice care (except LTC2-PREM) or (if covered under the policy form) respite care, needs assessment or caregiver training; however, receipt of these services does not count towards satisfying the waiting period. Waiver of premium is provided beginning on the first day of the policy month coincident with or following the day the insured becomes eligible for benefit payments (includes completion of the waiting period).

At issue, the insured had the option of choosing one of the following benefit increase riders: 5% Compound, 5% Simple, or Future Purchase (in some states, a 3% Compound Inflation Rider was also available).

At issue, the insured had the option of selecting the following riders: Nonforfeiture Coverage Rider, Return of Premium Rider, Restoration of Benefits Rider, Shared Care Rider, Home Care Elimination Period Waiver Rider (except LTC2-PREM), Indemnity Rider (LTC2-VAL only), Calendar Day Elimination Period Rider (except LTC2-FAC and LTC2-PREM), Ten Year Premium Payment Rider, (except LTC2-FAC and LTC2-PREM), Paid-up Rider, Double Pay First Year Rider or Reduced Pay at 65 Rider. A Contingent Benefits Upon Lapse Rider is attached to all policies, except those that select the Nonforfeiture Coverage Rider, for no additional premium.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated on or before April 02, 2009, because policies issued in connection with later applications were subject to a revised premium rate schedule.

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5. Actuarial Assumptions

- a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through June 30, 2018.
- b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2018 and are shown in the following table:

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.00%
2	4.50%
3	4.00%
4	3.50%
5	2.50%
6	2.00%
7	1.80%
8	1.50%
9	1.30%
10	1.10%
11+	0.80%

In the year of rate increase implementation, it is assumed that an additional 2.00% of policies lapse and there is 1.00% net reduction to future premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

- c. Mortality 91% of Annuity 2000 Basic Table with selection consistent with experience.
- d. Expenses Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual inforce experience of MetLife and are deemed reasonable for these particular policy forms. In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration.

6. Marketing Method

These policy forms were marketed by agents and brokers of MetLife.

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7. Underwriting Description

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

8. Premiums

Premiums are unisex, but vary by issue age, rating class, benefit period, initial daily benefit, waiting period, home and community care percentage, inflation protection option, payment method, premium mode and the selection of any other options or riders.

9. Issue Age Range

These policy forms were issued up to age 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00*AP
Semi-Annual	0.51*AP
Quarterly	0.265*AP
Monthly	0.09*AP

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2018 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2018 have been allocated to a calendar year of incurral and included in historical incurred claims.

13. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

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14. Past and Future Policy Experience

Nationwide and Pennsylvania experience for policy form series LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM are shown in Exhibit I-A and I-B, respectively.

Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.02%. Incurred but not reported reserve balances as of December 31, 2018 have been allocated to a calendar year of incurral and included in historical incurred claims.

Annual loss ratios are calculated, with and without interest, as incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2018 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.02%.

15. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2019 through 2099 are developed by multiplying each prior period's earned premium (starting with December 31, 2018 actual earned premium) by a persistency factor. For a year in which the rate increase is effective, the earned premium prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

Each projection year claim amount is calculated by multiplying incidence, continuance and utilization factors by the policy and rider benefits on a seriatim basis.

Present and accumulated values in the lifetime projections in Exhibit I are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing were issued. The maximum valuation interest rate averages 4.02%.

The assumptions used in the projections in Exhibit I-A and I-B were developed from the company's LTC insurance experience.

Projections in Exhibit II provide a demonstration that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%;
2. 85% of the accumulated value of prior premium rate schedule increases;
3. Present value of future projected initial earned premium times 58%; and

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4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

16. History of Previous Inforce Rate Increases

Round	Authorized %	Authorization Date	Implementation Date
1	20.00%	5/1/2013	10/1/2013
2	20.00%	4/5/2016	8/1/2016
3	30.56%	5/22/2018	1/1/2019 phased-in over 2 years

17. Requested Rate Increase

The company is requesting an increase of 16.91% for the policy forms listed above. Corresponding rate tables reflecting the 16.91% increase are included with this filing.

The actual rates implemented may vary slightly from those filed due to implementation rounding algorithms. Also note that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated on or before April 02, 2009, because policies issued in connection with later applications were subject to a revised premium rate schedule.

18. Analysis Performed

The initial premium schedule was based on pricing assumptions believed to be appropriate, given the information available, at the time the initial rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

- a. Incidence and continuance rates: The basis for the morbidity assumptions used in pricing was that contained in the SOA LTC valuation diskette. These were based on the results of the 1985 National Nursing Home Survey and the 1982-84 National Long Term Care Survey.

Modifications to the SOA LTC valuation assumptions were made based on the actual experience of MetLife's block of business. Additional modifications were made based on the results of an internal analysis of MetLife's Competitors' Rate Structure.

The additional modification was required due to the make-up of MetLife's block of business, which consisted of two large blocks of group business (Employer Group and Association Group). This business was issued under drastically different underwriting requirements than those that are used to issue business under this policy form.

- b. The original pricing expected voluntary termination rates varied by duration as shown in the following table:

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Policy Duration	Lapse Rate
1	6.25%
2	3.50%
3-7	3.00%
8	2.50%
9	2.25%
10-12	2.00%
13-14	1.75%
15+	1.50%

- c. The original pricing expected mortality rates were equal to 105% of the Annuity 2000 Basic Mortality Table modified by Projection Scale H. There were additional modifications to reflect the selection effects of underwriting.

As part of the in-force management of its long-term care insurance business, MetLife monitors its performance by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions on a best estimate basis. A margin for moderately adverse experience equal to 10% of projected future incurred claims was added to the best estimate assumptions. A model of this business was developed for use in the cash flow testing that is part of the company's annual statutory reporting requirements. Using this model, a future projection of these policies under the new moderately adverse assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current experience assumptions, plus a margin for adverse deviation, combine to a resulting loss ratio that far exceeds both original pricing expectations and state minimum requirements.

Similar analyses were done for the prior premium rate increases.

The experience analysis, management's view of when a change to the original rate schedule may be considered, and the seriatim inforce and claim data used in developing the projections in Exhibit I have been relied upon by the actuary in the development of this memorandum.

19. Loss Ratio Requirement Compliance Demonstration

Projected experience reflecting the implementation of the actuarially equivalent single increase is shown in Exhibit I. As shown in Exhibit I, the expected lifetime loss ratio, both with and without the requested rate increase meet the requirements under rate stability regulations.

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20. Average Annual Premium

The average September 30, 2019 annualized premiums for all premium-paying policies issued in Pennsylvania, before and after the current requested increases are:

Before increase:	\$2,991
After completion of prior 30.56% authorized increase:	\$3,406
After current 16.91% requested increase:	\$3,982

21. Proposed Effective Date

This rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually) following at least a 60-day advance written notification to the policyholder.

22. Nationwide Distribution of Business as of September 30, 2019 (based on premium-paying policies inforce count)

By Issue Age

Issue Age	%
<45	8%
45-49	9%
50-54	19%
55-59	28%
60-64	23%
65-69	10%
70-74	3%
75+	1%
Total	100%

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By Benefit Period

Benefit Period	%
2 Year	13%
3 Year	32%
4 Year	16%
5 Year	25%
7 Year	3%
Lifetime	11%
Total	100%

By Inflation Type

Inflation Type	%
Compound 3%	0%
Compound 5%	48%
Simple 5%	36%
FPO	4%
None	11%
Total	100%

By Home Care Percentage

Home Care Percentage	%
None (FC only)	1%
50%	4%
75%	5%
100%	90%
Total	100%

METROPOLITAN LIFE INSURANCE COMPANY**New York, NY****Actuarial Memorandum for VIP2 Series****February 11, 2020**By Gender

Gender	%
Female	58%
Male	42%
Total	100%

By Premium Payment Option

Payment Option	%
Double Pay	1%
Paid - Up	0%
Reduced Pay	1%
Standard	98%
Ten Year	0%
Total	100%

23. Number of Policyholders

As of September 30, 2019, the number of premium-paying policies inforce and premiums that will be affected by this increase are:

	Issued Before Rate		Issued On or After Rate	
	Stability Regulation Effective Date	2019	Stability Regulation Effective Date	2019
	Number of Insured	Annualized Premium	Number of Insured	Annualized Premium
Pennsylvania	-	-	1,959	\$5,860,231

24. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

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New York, NY

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February 11, 2020

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Pennsylvania.

The projections contained in this actuarial memorandum are based on best estimate assumptions that do not reflect any margins for moderately adverse experience. I certify that (1) if the requested premium rate schedule increase is implemented and (2) unless underlying best estimate assumptions plus the moderately adverse conditions are realized, no further premium rate schedule increases are anticipated. Moderately adverse conditions are interpreted as those conditions where aggregate experience deviates unfavorably from the aggregate best estimate experience assumptions, such that the value of the deviation is equal to 10% of projected future incurred claims or more, or other conditions that result in a similar lifetime loss ratio.

I further certify that:

- the analysis described in Section 18 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been taken into consideration in this rate increase request;
- the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because we are no longer marketing new business.



Mark D. Newton, FSA, MAAA
Actuarial Director, Metropolitan Life Insurance Company

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM
Policies with Application Dates on or Before April 2, 2009

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	N/A								4.02%	2.2435
	1999	-	-	N/A	-	-	-	N/A								4.02%	2.1568
	2000	-	-	N/A	-	-	-	N/A								4.02%	2.0734
	2001	-	-	N/A	-	-	-	N/A								4.02%	1.9933
	2002	-	-	N/A	-	-	-	N/A								4.02%	1.9162
	2003	-	-	N/A	-	-	-	N/A								4.02%	1.8422
	2004	-	-	N/A	-	-	-	N/A								4.02%	1.7710
	2005	2,359,204	-	0.0%	4,073	4,016,634	-	0.0%								4.02%	1.7025
	2006	31,432,207	970,683	3.1%	24,490	51,446,216	1,588,751	3.1%								4.02%	1.6367
	2007	84,063,648	1,067,976	1.3%	48,807	132,272,181	1,680,435	1.3%								4.02%	1.5735
	2008	143,533,823	3,341,935	2.3%	74,322	217,118,209	5,055,219	2.3%								4.02%	1.5127
	2009	181,540,498	5,045,532	2.8%	79,892	263,995,931	7,337,205	2.8%								4.02%	1.4542
	2010	182,330,816	6,295,151	3.5%	77,056	254,897,457	8,800,586	3.5%								4.02%	1.3980
	2011	175,197,106	8,250,805	4.7%	73,652	235,458,335	11,088,772	4.7%								4.02%	1.3440
	2012	169,491,317	14,462,421	8.5%	68,942	218,985,979	18,685,721	8.5%								4.02%	1.2920
	2013	166,349,178	11,495,680	6.9%	67,130	206,619,463	14,278,587	6.9%								4.02%	1.2421
	2014	182,423,010	15,158,655	8.3%	66,056	217,827,096	18,100,599	8.3%								4.02%	1.1941
	2015	177,639,497	20,291,824	11.4%	64,816	203,917,048	23,293,518	11.4%								4.02%	1.1479
2016	172,386,515	26,161,301	15.2%	63,701	190,238,758	28,870,550	15.2%								4.02%	1.1036	
2017	181,871,909	39,976,240	22.0%	62,730	192,949,232	42,411,084	22.0%								4.02%	1.0609	
2018	171,613,363	40,237,949	23.4%	61,645	175,029,094	41,038,830	23.4%								4.02%	1.0199	
Projected Future Experience	2019	183,045,200	45,732,157	25.0%	60,543	179,473,033	44,839,684	25.0%	1.6070	N/A	0.0179	N/A	0.982	0.956	4.02%	0.9805	
	2020	201,111,804	54,523,907	27.1%	59,375	189,565,864	51,393,659	27.1%	1.8162	N/A	0.0193	N/A	0.981	0.972	4.02%	0.9426	
	2021	202,743,072	64,851,000	32.0%	58,119	183,717,408	58,765,300	32.0%	1.8801	N/A	0.0211	N/A	0.979	0.974	4.02%	0.9062	
	2022	196,872,320	76,944,858	39.1%	56,748	171,502,581	67,029,442	39.1%	1.8801	N/A	0.0236	N/A	0.976	0.971	4.02%	0.8711	
	2023	190,416,238	90,823,095	47.7%	55,245	159,467,321	76,061,347	47.7%	1.8801	N/A	0.0265	N/A	0.974	0.967	4.02%	0.8375	
	2024	183,364,293	106,468,464	58.1%	53,614	147,626,457	85,717,682	58.1%	1.8801	N/A	0.0295	N/A	0.970	0.963	4.02%	0.8051	
	2025	175,805,217	123,859,643	70.5%	51,877	136,070,163	95,865,197	70.5%	1.8801	N/A	0.0324	N/A	0.968	0.959	4.02%	0.7740	
	2026	167,953,180	143,083,504	85.2%	50,066	124,968,654	106,463,913	85.2%	1.8801	N/A	0.0349	N/A	0.965	0.955	4.02%	0.7441	
	2027	159,890,304	164,168,096	102.7%	48,199	114,371,206	117,431,156	102.7%	1.8801	N/A	0.0373	N/A	0.963	0.952	4.02%	0.7153	
	2028	151,654,596	186,994,739	123.3%	46,283	104,287,406	128,589,550	123.3%	1.8801	N/A	0.0397	N/A	0.960	0.948	4.02%	0.6877	
	2029	143,303,235	211,313,123	147.5%	44,322	94,735,772	139,696,161	147.5%	1.8801	N/A	0.0424	N/A	0.958	0.945	4.02%	0.6611	
	2030	134,905,705	236,767,258	175.5%	42,320	85,737,346	150,473,964	175.5%	1.8801	N/A	0.0452	N/A	0.955	0.941	4.02%	0.6355	
	2031	126,443,747	262,932,749	207.9%	40,283	77,253,611	160,644,594	207.9%	1.8801	N/A	0.0481	N/A	0.952	0.937	4.02%	0.6110	
	2032	117,959,259	289,332,690	245.3%	38,217	69,284,356	169,941,972	245.3%	1.8801	N/A	0.0513	N/A	0.949	0.933	4.02%	0.5874	
	2033	109,540,110	315,380,469	287.9%	36,131	61,852,611	178,081,848	287.9%	1.8801	N/A	0.0546	N/A	0.945	0.929	4.02%	0.5647	
	2034	101,227,300	340,217,609	336.1%	34,034	54,949,561	184,681,488	336.1%	1.8801	N/A	0.0580	N/A	0.942	0.924	4.02%	0.5428	
	2035	93,046,844	362,983,188	390.1%	31,936	48,556,787	189,423,912	390.1%	1.8801	N/A	0.0617	N/A	0.938	0.919	4.02%	0.5219	
	2036	85,076,745	383,163,617	450.4%	29,847	42,681,618	192,226,948	450.4%	1.8801	N/A	0.0654	N/A	0.935	0.914	4.02%	0.5017	
	2037	77,378,903	400,612,152	517.7%	27,778	37,319,369	193,212,775	517.7%	1.8801	N/A	0.0693	N/A	0.931	0.910	4.02%	0.4823	
	2038	69,993,913	414,402,793	592.1%	25,742	32,452,915	192,139,258	592.1%	1.8801	N/A	0.0733	N/A	0.927	0.905	4.02%	0.4637	
	2039	62,945,248	423,884,852	673.4%	23,750	28,056,797	188,939,624	673.4%	1.8801	N/A	0.0774	N/A	0.923	0.899	4.02%	0.4457	
	2040	56,284,071	428,924,659	762.1%	21,813	24,118,060	183,796,772	762.1%	1.8801	N/A	0.0815	N/A	0.918	0.894	4.02%	0.4285	
	2041	50,047,543	429,597,634	858.4%	19,943	20,616,804	176,970,329	858.4%	1.8801	N/A	0.0857	N/A	0.914	0.889	4.02%	0.4119	
	2042	44,246,888	426,145,209	963.1%	18,148	17,522,781	168,763,259	963.1%	1.8801	N/A	0.0900	N/A	0.910	0.884	4.02%	0.3960	
	2043	38,893,903	418,745,520	1076.6%	16,438	14,807,561	159,423,442	1076.6%	1.8801	N/A	0.0942	N/A	0.906	0.879	4.02%	0.3807	
	2044	33,990,126	407,522,083	1198.9%	14,821	12,440,462	149,153,988	1198.9%	1.8801	N/A	0.0984	N/A	0.902	0.874	4.02%	0.3660	
	2045	29,540,697	392,974,151	1330.3%	13,301	10,394,083	138,270,464	1330.3%	1.8801	N/A	0.1025	N/A	0.897	0.869	4.02%	0.3519	
	2046	25,531,104	375,737,332	1471.7%	11,883	8,636,082	127,095,888	1471.7%	1.8801	N/A	0.1066	N/A	0.893	0.864	4.02%	0.3383	
	2047	21,954,419	356,198,701	1622.4%	10,568	7,139,221	115,830,038	1622.4%	1.8801	N/A	0.1107	N/A	0.889	0.860	4.02%	0.3252	
	2048	18,784,210	334,997,009	1783.4%	9,358	5,872,236	104,725,275	1783.4%	1.8801	N/A	0.1148	N/A	0.885	0.856	4.02%	0.3126	
	2049	15,994,823	312,520,624	1953.9%	8,251	4,806,974	93,922,789	1953.9%	1.8801	N/A	0.1183	N/A	0.882	0.852	4.02%	0.3005	
	2050	13,557,207	289,280,428	2133.8%	7,244	3,916,916	83,578,209	2133.8%	1.8801	N/A	0.1220	N/A	0.878	0.848	4.02%	0.2889	
	2051	11,440,919	265,969,679	2324.7%	6,335	3,177,727	73,873,360	2324.7%	1.8801	N/A	0.1255	N/A	0.875	0.844	4.02%	0.2778	
	2052	9,615,318	242,886,057	2526.0%	5,519	2,567,445	64,854,486	2526.0%	1.8801	N/A	0.1289	N/A	0.871	0.840	4.02%	0.2670	
	2053	8,050,029	220,334,093	2737.1%	4,790	2,066,410	56,558,887	2737.1%	1.8801	N/A	0.1321	N/A	0.868	0.837	4.02%	0.2567	
	2054	6,714,483	198,680,888	2959.0%	4,143	1,656,965	49,029,443	2959.0%	1.8801	N/A	0.1349	N/A	0.865	0.834	4.02%	0.2468	
	2055	5,581,138	178,012,339	3189.5%	3,572	1,324,053	42,231,129	3189.5%	1.8801	N/A	0.1378	N/A	0.862	0.831	4.02%	0.2372	
	2056	4,625,559	158,625,087	3429.3%	3,071	1,054,942	36,177,302	3429.3%	1.8801	N/A	0.1404	N/A	0.860	0.829	4.02%	0.2281	
	2057	3,823,310	140,799,091	3682.6%	2,631	838,273	30,870,656	3682.6%	1.8801	N/A	0.1433	N/A	0.857	0.827	4.02%	0.2193	
	2058	3,152,954	124,332,448	3943.4%	2,249	664,577	26,206,692	3943.4%	1.8801	N/A	0.1450	N/A	0.855	0.825	4.02%	0.2108	
	2059	2,594,309	109,368,173	4215.7%	1,917	525,692	22,161,564	4215.7%	1.8801	N/A	0.1475	N/A	0.853	0.823	4.02%	0.2026	
	2060	2,130,066	95,864,322	4500.5%	1,633	414,939	18,674,465	4500.5%	1.8801	N/A	0.1485	N/A	0.851	0.821	4.02%	0.1948	
	2061	1,745,634	83,739,841	4797.1%	1,387	326,908	15,682,128	4797.1%	1.8801	N/A	0.1503	N/A	0.850	0.820	4.02%	0.1873	
	2062	1,428,009	72,919,798	5106.4%	1,176	257,090	13,128,045	5106.4%	1.8801	N/A	0.1522	N/A	0.848	0.818	4.02%	0.1800	
	2063	1,166,241	63,416,465	5437.7%	996	201,848	10,975,854	5437.7%	1.8801	N/A	0.1531	N/A	0.847	0.817	4.02%	0.1731	
2064	950,617	55,011,427	5786.9%	842	158,170	9,153,157	5786.9%	1.8801	N/A	0.1544	N/A	0.846	0.815	4.02%	0.1664		
2065	773,597	47,605,873	6153.8%	711	123,741	7,614,831	6153.8%	1.8801	N/A	0.1562	N/A	0.844	0.814	4.02%	0.1600		
2066	628,511	41,193,221	6554.1%	599	96,648	6,334,425	6554.1%	1.8801	N/A	0.1571	N/A	0.843	0.				

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 16.91% Future Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM
Policies with Application Dates on or Before April 2, 2009

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistence Factors				Calendar Year	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.02%	2.2435
	1999	-	-	N/A	-	-	-	N/A							4.02%	2.1568
	2000	-	-	N/A	-	-	-	N/A							4.02%	2.0734
	2001	-	-	N/A	-	-	-	N/A							4.02%	1.9933
	2002	-	-	N/A	-	-	-	N/A							4.02%	1.9162
	2003	-	-	N/A	-	-	-	N/A							4.02%	1.8422
	2004	-	-	N/A	-	-	-	N/A							4.02%	1.7710
	2005	2,359,204	-	0.0%	4,073	4,016,634	-	0.0%							4.02%	1.7025
	2006	31,432,207	970,683	3.1%	24,490	51,446,216	1,588,751	3.1%							4.02%	1.6367
	2007	84,063,648	1,067,976	1.3%	48,807	132,272,181	1,680,435	1.3%							4.02%	1.5735
	2008	143,533,823	3,341,935	2.3%	74,322	217,118,209	5,055,219	2.3%							4.02%	1.5127
	2009	181,540,498	5,045,532	2.8%	79,892	263,995,931	7,337,205	2.8%							4.02%	1.4542
	2010	182,330,816	6,295,151	3.5%	77,056	254,897,457	8,800,586	3.5%							4.02%	1.3980
	2011	175,197,106	8,250,805	4.7%	73,652	235,458,335	11,088,772	4.7%							4.02%	1.3440
	2012	169,491,317	14,462,421	8.5%	68,942	218,985,979	18,685,721	8.5%							4.02%	1.2920
	2013	166,349,178	11,495,680	6.9%	67,130	206,619,463	14,278,587	6.9%							4.02%	1.2421
	2014	182,423,010	15,158,655	8.3%	66,056	217,827,096	18,100,599	8.3%							4.02%	1.1941
	2015	177,639,497	20,291,824	11.4%	64,816	203,917,048	23,293,518	11.4%							4.02%	1.1479
	2016	172,386,515	26,161,301	15.2%	63,701	190,238,758	28,870,550	15.2%							4.02%	1.1036
2017	181,871,909	39,976,240	22.0%	62,730	192,949,232	42,411,084	22.0%							4.02%	1.0609	
2018	171,613,363	40,237,949	23.4%	61,645	175,029,094	41,038,830	23.4%							4.02%	1.0199	
Projected Future Experience	2019	183,045,200	45,732,157	25.0%	60,543	179,473,033	44,839,684	25.0%	1.6070	1.0000	0.0179	1.0000	0.982	0.956	4.02%	0.9805
	2020	201,111,804	54,523,907	27.1%	59,375	189,565,864	51,393,659	27.1%	1.8162	1.0000	0.0193	1.0000	0.981	0.972	4.02%	0.9426
	2021	212,320,895	64,183,756	30.2%	57,720	192,396,436	58,160,672	30.2%	1.9893	0.9966	0.0279	0.9931	0.972	0.974	4.02%	0.9062
	2022	222,950,403	74,683,537	33.5%	55,629	194,220,140	65,059,524	33.5%	2.1936	0.9901	0.0362	0.9803	0.964	0.971	4.02%	0.8711
	2023	215,981,679	88,116,567	40.8%	54,140	180,877,534	73,794,719	40.8%	2.1980	0.9900	0.0268	0.9800	0.973	0.967	4.02%	0.8375
	2024	207,982,933	103,295,704	49.7%	52,542	167,446,907	83,163,295	49.7%	2.1980	0.9900	0.0295	0.9800	0.970	0.963	4.02%	0.8051
	2025	199,408,970	120,168,626	60.3%	50,839	154,339,054	93,008,414	60.3%	2.1980	0.9900	0.0324	0.9800	0.968	0.959	4.02%	0.7740
	2026	190,502,712	138,819,615	72.9%	49,064	141,747,047	103,291,289	72.9%	2.1980	0.9900	0.0349	0.9800	0.965	0.955	4.02%	0.7441
	2027	181,357,307	159,275,887	87.8%	47,235	129,726,778	113,931,707	87.8%	2.1980	0.9900	0.0373	0.9800	0.963	0.952	4.02%	0.7153
	2028	172,015,867	181,422,296	105.5%	45,358	118,289,119	124,757,581	105.5%	2.1980	0.9900	0.0397	0.9800	0.960	0.948	4.02%	0.6877
	2029	162,543,245	205,015,992	126.1%	43,436	107,455,074	135,533,215	126.1%	2.1980	0.9900	0.0424	0.9800	0.958	0.945	4.02%	0.6611
	2030	153,018,256	229,711,593	150.1%	41,473	97,248,512	145,989,840	150.1%	2.1980	0.9900	0.0452	0.9800	0.955	0.941	4.02%	0.6355
	2031	143,420,188	255,097,353	177.9%	39,477	87,625,744	155,857,385	177.9%	2.1980	0.9900	0.0481	0.9800	0.952	0.937	4.02%	0.6110
	2032	133,796,566	280,710,576	209.8%	37,453	78,586,530	164,877,701	209.8%	2.1980	0.9900	0.0513	0.9800	0.949	0.933	4.02%	0.5874
	2033	124,247,055	305,982,131	246.3%	35,409	70,156,993	172,775,010	246.3%	2.1980	0.9900	0.0546	0.9800	0.945	0.929	4.02%	0.5647
	2034	114,818,160	330,079,125	287.5%	33,354	62,327,134	179,177,980	287.5%	2.1980	0.9900	0.0580	0.9800	0.942	0.924	4.02%	0.5428
	2035	105,539,390	352,166,289	333.7%	31,297	55,076,061	183,779,079	333.7%	2.1980	0.9900	0.0617	0.9800	0.938	0.919	4.02%	0.5219
	2036	96,499,219	371,745,341	385.2%	29,250	48,412,087	186,498,585	385.2%	2.1980	0.9900	0.0654	0.9800	0.935	0.914	4.02%	0.5017
	2037	87,767,858	388,673,910	442.8%	27,222	42,329,898	187,455,034	442.8%	2.1980	0.9900	0.0693	0.9800	0.931	0.910	4.02%	0.4823
	2038	79,391,354	402,053,590	506.4%	25,227	36,810,070	186,413,508	506.4%	2.1980	0.9900	0.0733	0.9800	0.927	0.905	4.02%	0.4637
	2039	71,396,328	411,253,084	576.0%	23,275	31,823,726	183,309,223	576.0%	2.1980	0.9900	0.0774	0.9800	0.923	0.899	4.02%	0.4457
	2040	63,840,817	416,142,705	651.8%	21,377	27,356,170	178,319,628	651.8%	2.1980	0.9900	0.0815	0.9800	0.918	0.894	4.02%	0.4285
	2041	56,766,967	416,795,624	734.2%	19,544	23,384,833	171,696,613	734.2%	2.1980	0.9900	0.0857	0.9800	0.914	0.889	4.02%	0.4119
	2042	50,187,512	413,446,082	823.8%	17,785	19,875,404	163,734,114	823.8%	2.1980	0.9900	0.0900	0.9800	0.910	0.884	4.02%	0.3960
	2043	44,115,830	406,266,903	920.9%	16,110	16,795,636	154,672,623	920.9%	2.1980	0.9900	0.0942	0.9800	0.906	0.879	4.02%	0.3807
	2044	38,553,668	395,377,925	1025.5%	14,525	14,110,728	144,709,119	1025.5%	2.1980	0.9900	0.0984	0.9800	0.902	0.874	4.02%	0.3660
	2045	33,506,856	381,263,521	1137.9%	13,035	11,789,601	134,150,004	1137.9%	2.1980	0.9900	0.1025	0.9800	0.897	0.869	4.02%	0.3519
	2046	28,958,931	364,540,360	1258.8%	11,645	9,795,569	123,308,430	1258.8%	2.1980	0.9900	0.1066	0.9800	0.893	0.864	4.02%	0.3383
	2047	24,902,038	345,583,980	1387.8%	10,357	8,097,739	112,378,302	1387.8%	2.1980	0.9900	0.1107	0.9800	0.889	0.860	4.02%	0.3252
	2048	21,306,193	325,014,098	1525.4%	9,170	6,660,647	101,604,462	1525.4%	2.1980	0.9900	0.1146	0.9800	0.885	0.856	4.02%	0.3126
	2049	18,142,302	303,207,510	1671.3%	8,086	5,452,362	91,123,889	1671.3%	2.1980	0.9900	0.1183	0.9800	0.882	0.852	4.02%	0.3005
	2050	15,377,409	280,659,871	1825.1%	7,099	4,442,804	81,087,578	1825.1%	2.1980	0.9900	0.1220	0.9800	0.878	0.848	4.02%	0.2889
	2051	12,976,986	258,043,783	1988.5%	6,208	3,604,372	71,671,934	1988.5%	2.1980	0.9900	0.1255	0.9800	0.875	0.844	4.02%	0.2778
	2052	10,906,279	235,648,053	2160.7%	5,408	2,912,152	62,921,823	2160.7%	2.1980	0.9900	0.1289	0.9800	0.871	0.840	4.02%	0.2670
	2053	9,130,832	213,768,137	2341.2%	4,694	2,343,848	54,873,432	2341.2%	2.1980	0.9900	0.1321	0.9800	0.868	0.837	4.02%	0.2567
	2054	7,615,975	192,760,197	2531.0%	4,060	1,879,431	47,568,366	2531.0%	2.1980	0.9900	0.1349	0.9800	0.865	0.834	4.02%	0.2468
	2055	6,330,466	172,707,571	2728.2%	3,501	1,501,821	40,972,641	2728.2%	2.1980	0.9900	0.1378	0.9800	0.862	0.831	4.02%	0.2372
	2056	5,246,590	153,898,059	2933.3%	3,009	1,196,579	35,099,218	2933.3%	2.1980	0.9900	0.1404	0.9800	0.860	0.829	4.02%	0.2281
	2057	4,336,631	136,603,278	3150.0%	2,578	950,820	29,950,711	3150.0%	2.1980	0.9900	0.1433	0.9800	0.857	0.827	4.02%	0.2193
	2058	3,576,273	120,627,341	3373.0%	2,204	753,804	25,425,733	3373.0%	2.1980	0.9900	0.1450	0.9800	0.855	0.825	4.02%	0.2108
2059	2,949,091	106,109,021	3605.9%	1,879	596,272	21,501,149	3605.9%	2.1980	0.9900	0.1475	0.9800	0.853	0.823	4.02%	0.2023	
2060	2,416,050	93,007,566	3849.6%	1,600	470,649	18,117,966	3849.6%	2.1980	0.9900	0.1485	0.9800	0.851	0.821	4.02%	0.1948	
2061	1,980,005	81,244,394	4103.2%	1,359	370,799	15,214,801	4103.2%	2.1980	0.9900	0.1503	0.9800	0.850	0.820	4.02%	0.1873	
2062	1,619,735	70,746,788	4367.8%	1,153	291,607	12,736,829	4367.8%	2.1980	0.9900	0.1522	0.9800	0.848	0.818	4.02%	0.1800	
2063	1,322,822	61,526,655	4651.2%	976	228,948	10,648,774	4651.2%	2.1980	0.9900	0.1531	0.9800	0.847	0.817	4.02%	0.1731	
2064	1,078,248	53,372,086	4949.9%	825	179,406	8,880,393	4949									

Exhibit II-A
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
Policies with Application Dates on or Before April 2, 2009

1	Accumulated value of initial earned premium	2,348,591,952	x	58%	=	1,362,183,332
2a	Accumulated value of earned premium	2,564,771,634				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	216,179,682	x	85%	=	183,752,729
3	Present value of future projected initial earned premium	1,237,801,002	x	58%	=	717,924,581
4a	Present value of future projected premium	2,531,592,247				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	1,293,791,245	x	85%	=	1,099,722,558
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					3,363,583,201
6a	Accumulated value of incurred claims without the inclusion of active life reserves					222,229,858
6b	Present value of future projected incurred claims without the inclusion of active life reserves					4,647,096,029
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					4,869,325,886
8	Test: 7 is not less than 5					TRUE

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Include Prior Authorized Increases)
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM
Policies with Application Dates on or Before April 2, 2009

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency			Premium Persistency
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.02%	2.2435
	1999	-	-	N/A	-	-	-	N/A							4.02%	2.1568
	2000	-	-	N/A	-	-	-	N/A							4.02%	2.0734
	2001	-	-	N/A	-	-	-	N/A							4.02%	1.9933
	2002	-	-	N/A	-	-	-	N/A							4.02%	1.9162
	2003	-	-	N/A	-	-	-	N/A							4.02%	1.8422
	2004	-	-	N/A	-	-	-	N/A							4.02%	1.7710
	2005	-	-	N/A	-	-	-	N/A							4.02%	1.7025
	2006	546,235	-	0.0%	626	894,042	-	0.0%							4.02%	1.6367
	2007	2,382,935	8,461	0.4%	1,603	3,749,493	13,313	0.4%							4.02%	1.5735
	2008	4,314,690	-	0.0%	2,473	6,526,669	-	0.0%							4.02%	1.5127
	2009	5,714,349	-	0.0%	2,724	8,309,798	-	0.0%							4.02%	1.4542
	2010	5,629,197	73,764	1.3%	2,617	7,869,585	103,122	1.3%							4.02%	1.3980
	2011	5,384,024	232,554	4.3%	2,513	7,235,926	312,544	4.3%							4.02%	1.3440
	2012	5,168,764	206,812	4.0%	2,253	6,678,141	267,205	4.0%							4.02%	1.2920
	2013	4,806,846	15,353	0.3%	2,191	5,970,501	19,070	0.3%							4.02%	1.2421
	2014	5,328,766	419,213	7.9%	2,162	6,362,957	500,573	7.9%							4.02%	1.1941
	2015	5,305,275	1,175,993	22.2%	2,118	6,090,065	1,349,953	22.2%							4.02%	1.1479
2016	5,146,556	405,190	7.9%	2,092	5,679,530	447,151	7.9%							4.02%	1.1036	
2017	5,503,366	402,568	7.3%	2,060	5,838,561	427,088	7.3%							4.02%	1.0609	
2018	5,409,927	1,295,747	24.0%	2,016	5,517,604	1,321,537	24.0%							4.02%	1.0199	
Projected Future Experience	2019	5,878,176	1,329,761	22.6%	1,980	5,763,462	1,303,811	22.6%	1.6070	N/A	0.0178	N/A	0.982	0.974	4.02%	0.9805
	2020	6,502,920	1,587,841	24.4%	1,942	6,129,584	1,496,682	24.4%	1.8162	N/A	0.0192	N/A	0.981	0.979	4.02%	0.9426
	2021	6,574,540	1,893,157	28.8%	1,901	5,957,577	1,715,501	28.8%	1.8801	N/A	0.0211	N/A	0.979	0.977	4.02%	0.9062
	2022	6,403,088	2,252,856	35.2%	1,857	5,577,961	1,962,544	35.2%	1.8801	N/A	0.0234	N/A	0.977	0.974	4.02%	0.8711
	2023	6,212,390	2,669,308	43.0%	1,808	5,202,672	2,235,458	43.0%	1.8801	N/A	0.0264	N/A	0.974	0.970	4.02%	0.8375
	2024	6,001,650	3,144,266	52.4%	1,754	4,831,924	2,531,446	52.4%	1.8801	N/A	0.0294	N/A	0.971	0.966	4.02%	0.8051
	2025	5,773,305	3,682,463	63.8%	1,698	4,468,437	2,850,162	63.8%	1.8801	N/A	0.0324	N/A	0.968	0.962	4.02%	0.7740
	2026	5,532,333	4,284,109	77.4%	1,639	4,116,434	3,187,670	77.4%	1.8801	N/A	0.0348	N/A	0.965	0.958	4.02%	0.7441
	2027	5,283,671	4,954,818	93.8%	1,578	3,779,465	3,544,233	93.8%	1.8801	N/A	0.0371	N/A	0.963	0.955	4.02%	0.7153
	2028	5,029,017	5,689,035	113.1%	1,515	3,458,274	3,912,144	113.1%	1.8801	N/A	0.0396	N/A	0.960	0.952	4.02%	0.6877
	2029	4,768,947	6,477,798	135.8%	1,451	3,152,684	4,282,382	135.8%	1.8801	N/A	0.0422	N/A	0.958	0.948	4.02%	0.6611
	2030	4,504,576	7,314,468	162.4%	1,386	2,862,817	4,648,603	162.4%	1.8801	N/A	0.0451	N/A	0.955	0.945	4.02%	0.6355
	2031	4,237,031	8,178,947	193.0%	1,319	2,588,708	4,997,109	193.0%	1.8801	N/A	0.0481	N/A	0.952	0.941	4.02%	0.6110
	2032	3,967,623	9,050,740	228.1%	1,252	2,330,417	5,316,027	228.1%	1.8801	N/A	0.0513	N/A	0.949	0.936	4.02%	0.5874
	2033	3,697,767	9,928,688	268.5%	1,183	2,087,971	5,606,305	268.5%	1.8801	N/A	0.0546	N/A	0.945	0.932	4.02%	0.5647
	2034	3,429,119	10,771,105	314.1%	1,114	1,861,440	5,846,816	314.1%	1.8801	N/A	0.0582	N/A	0.942	0.927	4.02%	0.5428
	2035	3,163,473	11,552,697	365.2%	1,046	1,650,868	6,028,811	365.2%	1.8801	N/A	0.0618	N/A	0.938	0.923	4.02%	0.5219
	2036	2,902,893	12,251,078	422.0%	977	1,456,334	6,146,166	422.0%	1.8801	N/A	0.0657	N/A	0.934	0.918	4.02%	0.5017
	2037	2,649,070	12,855,965	485.3%	909	1,277,630	6,200,353	485.3%	1.8801	N/A	0.0696	N/A	0.930	0.913	4.02%	0.4823
	2038	2,403,831	13,363,346	555.9%	842	1,114,544	6,195,961	555.9%	1.8801	N/A	0.0737	N/A	0.926	0.907	4.02%	0.4637
	2039	2,168,505	13,715,328	632.5%	776	966,575	6,113,379	632.5%	1.8801	N/A	0.0778	N/A	0.922	0.902	4.02%	0.4457
	2040	1,944,775	13,931,885	716.4%	713	833,348	5,969,896	716.4%	1.8801	N/A	0.0820	N/A	0.918	0.897	4.02%	0.4285
	2041	1,733,678	13,994,787	807.2%	651	714,179	5,765,074	807.2%	1.8801	N/A	0.0862	N/A	0.914	0.891	4.02%	0.4119
	2042	1,536,238	13,925,650	906.5%	592	608,386	5,514,876	906.5%	1.8801	N/A	0.0905	N/A	0.910	0.886	4.02%	0.3960
	2043	1,352,833	13,713,289	1013.7%	536	515,946	5,220,879	1013.7%	1.8801	N/A	0.0946	N/A	0.905	0.881	4.02%	0.3807
	2044	1,184,120	13,369,903	1129.1%	483	433,390	4,893,414	1129.1%	1.8801	N/A	0.0988	N/A	0.901	0.875	4.02%	0.3660
	2045	1,030,075	12,903,472	1252.7%	434	362,438	4,540,169	1252.7%	1.8801	N/A	0.1030	N/A	0.897	0.870	4.02%	0.3519
	2046	890,748	12,327,481	1383.9%	387	301,302	4,169,860	1383.9%	1.8801	N/A	0.1070	N/A	0.893	0.865	4.02%	0.3383
	2047	765,789	11,672,928	1524.3%	344	249,022	3,795,847	1524.3%	1.8801	N/A	0.1112	N/A	0.889	0.860	4.02%	0.3252
	2048	654,657	10,960,278	1674.2%	305	204,656	3,426,354	1674.2%	1.8801	N/A	0.1148	N/A	0.885	0.855	4.02%	0.3126
	2049	556,419	10,187,116	1830.8%	268	167,222	3,061,565	1830.8%	1.8801	N/A	0.1187	N/A	0.881	0.850	4.02%	0.3005
	2050	470,379	9,383,349	1994.8%	236	135,901	2,711,015	1994.8%	1.8801	N/A	0.1223	N/A	0.878	0.845	4.02%	0.2889
	2051	395,519	8,575,856	2168.3%	206	109,856	2,381,953	2168.3%	1.8801	N/A	0.1256	N/A	0.874	0.841	4.02%	0.2778
	2052	330,884	7,784,149	2352.5%	179	88,351	2,078,493	2352.5%	1.8801	N/A	0.1290	N/A	0.871	0.837	4.02%	0.2670
	2053	275,449	7,020,077	2548.6%	156	70,707	1,802,026	2548.6%	1.8801	N/A	0.1323	N/A	0.868	0.832	4.02%	0.2567
	2054	228,148	6,294,718	2759.1%	135	56,301	1,553,378	2759.1%	1.8801	N/A	0.1348	N/A	0.865	0.828	4.02%	0.2468
	2055	188,027	5,599,655	2978.1%	116	44,607	1,328,446	2978.1%	1.8801	N/A	0.1374	N/A	0.863	0.824	4.02%	0.2372
	2056	154,279	4,947,813	3207.1%	100	35,186	1,128,438	3207.1%	1.8801	N/A	0.1401	N/A	0.860	0.821	4.02%	0.2281
	2057	126,018	4,351,507	3453.1%	86	27,630	954,082	3453.1%	1.8801	N/A	0.1431	N/A	0.857	0.817	4.02%	0.2193
	2058	102,512	3,796,064	3703.0%	73	21,607	800,131	3703.0%	1.8801	N/A	0.1449	N/A	0.855	0.813	4.02%	0.2108
	2059	83,047	3,291,372	3963.3%	62	16,828	666,940	3963.3%	1.8801	N/A	0.1469	N/A	0.853	0.810	4.02%	0.2026
	2060	67,024	2,843,906	4243.1%	53	13,056	553,996	4243.1%	1.8801	N/A	0.1473	N/A	0.853	0.807	4.02%	0.1948
	2061	53,892	2,439,850	4527.3%	45	10,093	456,916	4527.3%	1.8801	N/A	0.1506	N/A	0.849	0.804	4.02%	0.1873
	2062	43,169	2,086,424	4833.2%	38	7,772	375,627	4833.2%	1.8801	N/A	0.1519	N/A	0.848	0.801	4.02%	0.1800
	2063	34,439	1,780,508	5170.0%	32	5,961	308,163	5170.0%	1.8801	N/A	0.1548	N/A	0.845	0.798	4.02%	0.1731
	2064	27,364	1,511,702	5524.4%	27	4,553	251,527	5524.4%	1.8801	N/A	0.1564	N/A	0.844	0.795	4.02%	0.1664
	2065	21,667	1,283,079	5921.8%	23	3,466	205,236	5921.8%	1.8801	N/A	0.1572	N/A	0.843	0.792	4.02%	0.1600
	2066	17,095	1,088,432	6366.9%	19	2,629	167,372	6366.9%	1.8801	N/A	0.1588	N/A	0.841	0.789	4.02%	0.1538
	2067	13,453	922,662	6858.3%	16	1,989	136,397	6858.3%	1.8801	N/A	0.1619	N/A	0.838	0.787	4.02%	0.1478
2068	10,550	779,137	7385.0%	14	1,499	110,728	7385.0%	1.8801	N/A	0.1655	N/A	0.834	0.784	4.02%	0.1421	
2069	8,232	655,596	7963.9%	11	1,125	89,570	7963.9%	1.8801	N/A	0.1659	N/A	0.834	0.780	4.02%	0.1361	
2070+	23,361	2,400,268	10274.6%	9	3,068	315,259	10274.6%	1.8801	N/A	0.1662	N/A	0.834	0.784	4.02%	0.1313	
Past		60,640,930	4,235,656	7.0%	27,448	76,722,872	4,									

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Include Prior Authorized Increases) and With 16.91% Future Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM
Policies with Application Dates on or Before April 2, 2009

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency		
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.02%	2.2435
	1999	-	-	N/A	-	-	-	N/A							4.02%	2.1568
	2000	-	-	N/A	-	-	-	N/A							4.02%	2.0734
	2001	-	-	N/A	-	-	-	N/A							4.02%	1.9933
	2002	-	-	N/A	-	-	-	N/A							4.02%	1.9162
	2003	-	-	N/A	-	-	-	N/A							4.02%	1.8422
	2004	-	-	N/A	-	-	-	N/A							4.02%	1.7710
	2005	-	-	N/A	-	-	-	N/A							4.02%	1.7025
	2006	546,235	-	0.0%	626	894,042	-	0.0%							4.02%	1.6367
	2007	2,382,935	8,461	0.4%	1,603	3,749,493	13,313	0.4%							4.02%	1.5735
	2008	4,314,690	-	0.0%	2,473	6,526,669	-	0.0%							4.02%	1.5127
	2009	5,714,349	-	0.0%	2,724	8,309,798	-	0.0%							4.02%	1.4542
	2010	5,629,197	73,764	1.3%	2,617	7,869,585	103,122	1.3%							4.02%	1.3980
	2011	5,384,024	232,554	4.3%	2,513	7,235,926	312,544	4.3%							4.02%	1.3440
	2012	5,168,764	206,812	4.0%	2,253	6,678,141	267,205	4.0%							4.02%	1.2920
	2013	4,806,846	15,353	0.3%	2,191	5,970,501	19,070	0.3%							4.02%	1.2421
	2014	5,328,766	419,213	7.9%	2,162	6,362,957	500,573	7.9%							4.02%	1.1941
	2015	5,305,275	1,175,993	22.2%	2,118	6,090,065	1,349,953	22.2%							4.02%	1.1479
2016	5,146,556	405,190	7.9%	2,092	5,679,530	447,151	7.9%							4.02%	1.1036	
2017	5,503,366	402,568	7.3%	2,060	5,838,561	427,088	7.3%							4.02%	1.0609	
2018	5,409,927	1,295,747	24.0%	2,016	5,517,604	1,321,537	24.0%							4.02%	1.0199	
Projected Future Experience	2019	5,878,176	1,329,761	22.6%	1,980	5,763,462	1,303,811	22.6%	1.6070	1.0000	0.0178	1.0000	0.982	0.974	4.02%	0.9805
	2020	6,502,920	1,587,841	24.4%	1,942	6,129,584	1,496,682	24.4%	1.8162	1.0000	0.0192	1.0000	0.981	0.979	4.02%	0.9426
	2021	6,885,129	1,873,679	27.2%	1,888	6,239,020	1,697,850	27.2%	1.9893	0.9966	0.0278	0.9931	0.972	0.977	4.02%	0.9062
	2022	7,251,254	2,186,648	30.2%	1,820	6,316,829	1,904,868	30.2%	2.1936	0.9901	0.0360	0.9803	0.964	0.974	4.02%	0.8711
	2023	7,046,471	2,589,763	36.8%	1,771	5,901,187	2,168,841	36.8%	2.1980	0.9900	0.0267	0.9800	0.973	0.970	4.02%	0.8375
	2024	6,807,437	3,050,567	44.8%	1,719	5,480,663	2,456,009	44.8%	2.1980	0.9900	0.0294	0.9800	0.971	0.966	4.02%	0.8051
	2025	6,548,433	3,572,725	54.6%	1,664	5,068,373	2,765,227	54.6%	2.1980	0.9900	0.0324	0.9800	0.968	0.962	4.02%	0.7740
	2026	6,275,108	4,156,442	66.2%	1,606	4,669,110	3,092,677	66.2%	2.1980	0.9900	0.0348	0.9800	0.965	0.958	4.02%	0.7441
	2027	5,993,061	4,807,165	80.2%	1,546	4,286,899	3,438,615	80.2%	2.1980	0.9900	0.0371	0.9800	0.963	0.955	4.02%	0.7153
	2028	5,704,217	5,519,502	96.8%	1,485	3,922,585	3,795,563	96.8%	2.1980	0.9900	0.0396	0.9800	0.960	0.952	4.02%	0.6877
	2029	5,409,229	6,284,759	116.2%	1,422	3,575,966	4,154,767	116.2%	2.1980	0.9900	0.0422	0.9800	0.958	0.948	4.02%	0.6611
	2030	5,109,364	7,096,497	138.9%	1,358	3,247,182	4,510,075	138.9%	2.1980	0.9900	0.0451	0.9800	0.955	0.945	4.02%	0.6355
	2031	4,805,899	7,935,214	165.1%	1,293	2,936,270	4,848,195	165.1%	2.1980	0.9900	0.0481	0.9800	0.952	0.941	4.02%	0.6110
	2032	4,500,320	8,781,028	195.1%	1,227	2,643,300	5,157,610	195.1%	2.1980	0.9900	0.0513	0.9800	0.949	0.936	4.02%	0.5874
	2033	4,194,232	9,632,813	229.7%	1,160	2,368,303	5,439,237	229.7%	2.1980	0.9900	0.0546	0.9800	0.945	0.932	4.02%	0.5647
	2034	3,889,515	10,450,126	268.7%	1,092	2,111,359	5,672,678	268.7%	2.1980	0.9900	0.0582	0.9800	0.942	0.927	4.02%	0.5428
	2035	3,588,203	11,208,427	312.4%	1,025	1,872,515	5,849,153	312.4%	2.1980	0.9900	0.0618	0.9800	0.938	0.923	4.02%	0.5219
	2036	3,292,638	11,885,996	361.0%	957	1,651,863	6,063,010	361.0%	2.1980	0.9900	0.0657	0.9800	0.934	0.918	4.02%	0.5017
	2037	3,004,737	12,472,858	415.1%	891	1,449,166	6,015,583	415.1%	2.1980	0.9900	0.0696	0.9800	0.930	0.913	4.02%	0.4823
	2038	2,726,571	12,965,118	475.5%	825	1,264,184	6,011,321	475.5%	2.1980	0.9900	0.0737	0.9800	0.926	0.907	4.02%	0.4637
	2039	2,459,650	13,306,611	541.0%	761	1,096,348	5,931,201	541.0%	2.1980	0.9900	0.0778	0.9800	0.922	0.902	4.02%	0.4457
	2040	2,205,882	13,516,715	612.8%	699	945,233	5,791,993	612.8%	2.1980	0.9900	0.0820	0.9800	0.918	0.897	4.02%	0.4285
	2041	1,966,443	13,577,743	690.5%	638	810,065	5,593,275	690.5%	2.1980	0.9900	0.0862	0.9800	0.914	0.891	4.02%	0.4119
	2042	1,742,495	13,510,666	775.4%	581	690,068	5,350,533	775.4%	2.1980	0.9900	0.0905	0.9800	0.910	0.886	4.02%	0.3960
	2043	1,534,466	13,304,633	867.1%	526	584,197	5,065,297	867.1%	2.1980	0.9900	0.0946	0.9800	0.905	0.881	4.02%	0.3807
	2044	1,343,101	12,971,480	965.8%	474	491,578	4,747,591	965.8%	2.1980	0.9900	0.0988	0.9800	0.901	0.875	4.02%	0.3660
	2045	1,168,373	12,518,948	1071.5%	425	411,100	4,404,872	1071.5%	2.1980	0.9900	0.1030	0.9800	0.897	0.870	4.02%	0.3519
	2046	1,010,341	11,960,122	1183.8%	379	341,755	4,045,598	1183.8%	2.1980	0.9900	0.1070	0.9800	0.893	0.865	4.02%	0.3383
	2047	868,604	11,325,075	1303.8%	337	282,456	3,682,731	1303.8%	2.1980	0.9900	0.1112	0.9800	0.889	0.860	4.02%	0.3252
	2048	742,552	10,633,662	1432.0%	298	232,133	3,324,248	1432.0%	2.1980	0.9900	0.1148	0.9800	0.885	0.855	4.02%	0.3126
	2049	631,124	9,883,540	1566.0%	263	189,674	2,970,331	1566.0%	2.1980	0.9900	0.1187	0.9800	0.881	0.850	4.02%	0.3005
	2050	533,533	9,103,725	1706.3%	231	154,147	2,630,226	1706.3%	2.1980	0.9900	0.1223	0.9800	0.878	0.845	4.02%	0.2889
	2051	448,621	8,320,296	1854.6%	202	124,605	2,310,971	1854.6%	2.1980	0.9900	0.1256	0.9800	0.874	0.841	4.02%	0.2778
	2052	375,308	7,552,181	2012.3%	176	100,213	2,016,554	2012.3%	2.1980	0.9900	0.1290	0.9800	0.871	0.837	4.02%	0.2670
	2053	312,430	6,810,879	2180.0%	153	80,200	1,748,326	2180.0%	2.1980	0.9900	0.1323	0.9800	0.868	0.832	4.02%	0.2567
	2054	258,779	6,107,135	2360.0%	132	63,860	1,507,087	2360.0%	2.1980	0.9900	0.1348	0.9800	0.865	0.828	4.02%	0.2468
	2055	213,272	5,432,786	2547.4%	114	50,596	1,288,858	2547.4%	2.1980	0.9900	0.1374	0.9800	0.863	0.824	4.02%	0.2372
	2056	174,993	4,800,368	2743.2%	98	39,910	1,094,810	2743.2%	2.1980	0.9900	0.1401	0.9800	0.860	0.821	4.02%	0.2281
	2057	142,937	4,221,832	2953.6%	84	31,339	925,650	2953.6%	2.1980	0.9900	0.1431	0.9800	0.857	0.817	4.02%	0.2193
	2058	116,275	3,682,941	3167.4%	72	24,508	776,287	3167.4%	2.1980	0.9900	0.1449	0.9800	0.855	0.813	4.02%	0.2108
	2059	94,197	3,193,289	3390.0%	61	19,087	647,065	3390.0%	2.1980	0.9900	0.1469	0.9800	0.853	0.810	4.02%	0.2026
	2060	76,023	2,759,157	3629.4%	52	14,809	537,487	3629.4%	2.1980	0.9900	0.1473	0.9800	0.853	0.807	4.02%	0.1948
	2061	61,128	2,367,142	3872.4%	44	11,448	443,299	3872.4%	2.1980	0.9900	0.1506	0.9800	0.849	0.804	4.02%	0.1873
	2062	48,965	2,024,248	4134.1%	38	8,815	364,434	4134.1%	2.1980	0.9900	0.1519	0.9800	0.848	0.801	4.02%	0.1800
	2063	39,063	1,727,449	4422.2%	32	6,761	298,980	4422.2%	2.1980	0.9900	0.1548	0.9800	0.845	0.798	4.02%	0.1731
	2064	31,038	1,466,653	4725.4%	27	5,164	244,031	4725.4%	2.1980	0.9900	0.1564	0.9800	0.844	0.795	4.02%	0.1664
	2065	24,576	1,244,843	5065.3%	23	3,931	199,120	5065.3%	2.1980	0.9900	0.1572	0.9800	0.843	0.792	4.02%	0.1600
2066	19,390	1,055,996	5446.0%	19	2,982	162,384	5446.0%	2.1980	0.9900	0.1588	0.9800	0.841	0.789	4.02%	0.1538	
2067	15,259	895,166	5866.3%	16	2,256	132,333	5866.3%	2.1980	0.9900	0.1619	0.9800	0.838	0.787	4.02%	0.1478	
2068	11,967	755,919	6316.8%	13	1,701	107,429										

Exhibit II-B
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
Policies with Application Dates on or Before April 2, 2009

1	Accumulated value of initial earned premium	70,179,724	x	58%	=	40,704,240
2a	Accumulated value of earned premium	76,722,872				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	6,543,147	x	85%	=	5,561,675
3	Present value of future projected initial earned premium	40,893,238	x	58%	=	23,718,078
4a	Present value of future projected premium	83,723,515				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	42,830,277	x	85%	=	36,405,735
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					106,389,729
6a	Accumulated value of incurred claims without the inclusion of active life reserves					4,761,556
6b	Present value of future projected incurred claims without the inclusion of active life reserves					146,477,535
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					151,239,091
8	Test: 7 is not less than 5					TRUE

Attachment 1
Metropolitan Life Insurance Company
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC-P and LTC2-IDEAL-P
Assumptions Summary

	Original Pricing Assumptions	2019 Rate Action Assumptions																																																												
Interest Rate:	4.00%	Maximum valuation interest rate for contract reserves, which average to 4.02%																																																												
Mortality:	105% of Annuity 2000 Basic table With Mortality Improvement using Projection Scale H Mortality Selection Factors of: <table><tr><th>Duration</th><th>Mortality Selection</th></tr><tr><td>1</td><td>67%</td></tr><tr><td>2</td><td>78%</td></tr><tr><td>3</td><td>85%</td></tr><tr><td>4</td><td>88%</td></tr><tr><td>5</td><td>91%</td></tr><tr><td>6</td><td>95%</td></tr><tr><td>7</td><td>98%</td></tr><tr><td>8+</td><td>100%</td></tr></table>	Duration	Mortality Selection	1	67%	2	78%	3	85%	4	88%	5	91%	6	95%	7	98%	8+	100%	91% of Annuity 2000 Basic table With Mortality Selection Factors of: <table><tr><th>Duration</th><th>Mortality Selection</th></tr><tr><td>1</td><td>20%</td></tr><tr><td>2</td><td>33%</td></tr><tr><td>3</td><td>42%</td></tr><tr><td>4</td><td>44%</td></tr><tr><td>5</td><td>48%</td></tr><tr><td>6</td><td>50%</td></tr><tr><td>7</td><td>50%</td></tr><tr><td>8</td><td>55%</td></tr><tr><td>9</td><td>57%</td></tr><tr><td>10</td><td>59%</td></tr><tr><td>11</td><td>59%</td></tr><tr><td>12</td><td>63%</td></tr><tr><td>13</td><td>66%</td></tr><tr><td>14</td><td>69%</td></tr><tr><td>15</td><td>79%</td></tr><tr><td>16</td><td>81%</td></tr><tr><td>17</td><td>96%</td></tr><tr><td>18</td><td>100%</td></tr><tr><td>19</td><td>100%</td></tr><tr><td>20+</td><td>100%</td></tr></table>	Duration	Mortality Selection	1	20%	2	33%	3	42%	4	44%	5	48%	6	50%	7	50%	8	55%	9	57%	10	59%	11	59%	12	63%	13	66%	14	69%	15	79%	16	81%	17	96%	18	100%	19	100%	20+	100%
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Voluntary Lapse Rates:	<table><tr><th>Duration</th><th>Lapse Rate</th></tr><tr><td>1</td><td>6.25%</td></tr><tr><td>2</td><td>3.50%</td></tr><tr><td>3-7</td><td>3.00%</td></tr><tr><td>8</td><td>2.50%</td></tr><tr><td>9</td><td>2.25%</td></tr><tr><td>10-12</td><td>2.00%</td></tr><tr><td>13-14</td><td>1.75%</td></tr><tr><td>15+</td><td>1.50%</td></tr></table>	Duration	Lapse Rate	1	6.25%	2	3.50%	3-7	3.00%	8	2.50%	9	2.25%	10-12	2.00%	13-14	1.75%	15+	1.50%	<table><tr><th>Duration</th><th>Lapse Rate</th></tr><tr><td>1</td><td>5.00%</td></tr><tr><td>2</td><td>4.50%</td></tr><tr><td>3</td><td>4.00%</td></tr><tr><td>4</td><td>3.50%</td></tr><tr><td>5</td><td>2.50%</td></tr><tr><td>6</td><td>2.00%</td></tr><tr><td>7</td><td>1.80%</td></tr><tr><td>8</td><td>1.50%</td></tr><tr><td>9</td><td>1.30%</td></tr><tr><td>10</td><td>1.10%</td></tr><tr><td>11+</td><td>0.80%</td></tr></table>	Duration	Lapse Rate	1	5.00%	2	4.50%	3	4.00%	4	3.50%	5	2.50%	6	2.00%	7	1.80%	8	1.50%	9	1.30%	10	1.10%	11+	0.80%																		
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Morbidity:	Morbidity underwriting savings vary by duration. However, we do not have the actual rates.	Current IB block experience with morbidity U/W Selection Factors of: <table><tr><th>Duration</th><th>U/W Selection</th></tr><tr><td>1</td><td>64%</td></tr><tr><td>2</td><td>77%</td></tr><tr><td>3</td><td>100%</td></tr><tr><td>4+</td><td>100%</td></tr></table> Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination) <table><tr><th rowspan="2">Attained Age</th><th colspan="2">Male</th><th colspan="2">Female</th></tr><tr><th>Facility Care</th><th>Home Care</th><th>Facility Care</th><th>Home Care</th></tr><tr><td>81</td><td>1.22%</td><td>1.08%</td><td>1.65%</td><td>1.15%</td></tr><tr><td>82</td><td>1.47%</td><td>1.25%</td><td>1.99%</td><td>1.33%</td></tr><tr><td>83</td><td>1.75%</td><td>1.44%</td><td>2.36%</td><td>1.53%</td></tr><tr><td>84</td><td>2.08%</td><td>1.64%</td><td>2.78%</td><td>1.74%</td></tr><tr><td>85</td><td>2.43%</td><td>1.86%</td><td>3.24%</td><td>1.96%</td></tr></table> <u>Change</u> In 2018, incidence curves were reshaped to better reflect the emerged experience over the years. 	Duration	U/W Selection	1	64%	2	77%	3	100%	4+	100%	Attained Age	Male		Female		Facility Care	Home Care	Facility Care	Home Care	81	1.22%	1.08%	1.65%	1.15%	82	1.47%	1.25%	1.99%	1.33%	83	1.75%	1.44%	2.36%	1.53%	84	2.08%	1.64%	2.78%	1.74%	85	2.43%	1.86%	3.24%	1.96%																
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Attachment 2
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2- PREM
Policies with Application Dates on or Before April 2, 2009

	Calendar Year	Actual / Projected Experience			Reproduced Expected Pricing Experience			Accumulative Loss Ratio as of 12/31/2018			
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual/Projected at 4.02% (on C)	Expected at 4% (on F)	Actual to Expected Ratio
Historical Experience	2005	2,359,204	0	0.0%	2,359,204	84,510	3.6%	0.00	0.0%	3.6%	0.00
	2006	31,432,207	970,683	3.1%	20,961,511	887,256	4.2%	0.73	2.9%	4.2%	0.69
	2007	84,063,648	1,067,976	1.3%	68,825,165	3,393,955	4.9%	0.26	1.7%	4.7%	0.37
	2008	143,533,823	3,341,935	2.3%	122,392,453	7,011,303	5.7%	0.41	2.1%	5.3%	0.39
	2009	181,540,498	5,045,532	2.8%	168,022,211	11,721,811	7.0%	0.40	2.3%	6.0%	0.39
	2010	182,330,816	6,295,151	3.5%	175,474,509	15,529,181	8.8%	0.39	2.6%	6.9%	0.39
	2011	175,197,106	8,250,805	4.7%	167,210,009	18,933,695	11.3%	0.42	3.1%	7.8%	0.39
	2012	169,491,317	14,462,421	8.5%	157,002,807	21,779,511	13.9%	0.62	3.9%	8.8%	0.45
	2013	166,349,178	11,495,680	6.9%	147,022,058	24,629,718	16.8%	0.41	4.3%	9.8%	0.44
	2014	182,423,010	15,158,655	8.3%	137,398,038	28,526,177	20.8%	0.40	4.8%	10.9%	0.44
	2015	177,639,497	20,291,824	11.4%	128,240,170	32,764,096	25.5%	0.45	5.5%	12.2%	0.45
	2016	172,386,515	26,161,301	15.2%	119,663,920	37,398,659	31.3%	0.49	6.3%	13.5%	0.47
	2017	181,871,909	39,976,240	22.0%	111,581,082	40,898,511	36.7%	0.60	7.6%	14.9%	0.51
	2018	171,613,363	40,237,949	23.4%	103,901,640	44,163,802	42.5%	0.55	8.7%	16.3%	0.53
Projected Experience	2019	183,045,200	45,732,157	25.0%	96,538,365	48,582,079	50.3%	0.50	9.7%	17.8%	0.55
	2020	201,111,804	54,523,907	27.1%	89,460,804	53,276,557	59.6%	0.46	10.9%	19.3%	0.56
	2021	202,743,072	64,851,000	32.0%	82,724,954	58,276,421	70.4%	0.45	12.1%	20.9%	0.58
	2022	196,872,320	76,944,858	39.1%	76,323,787	61,580,050	80.7%	0.48	13.5%	22.6%	0.60
	2023	190,416,238	90,823,095	47.7%	70,269,482	64,332,833	91.6%	0.52	15.1%	24.2%	0.62
	2024	183,364,293	106,468,464	58.1%	64,500,409	68,206,076	105.7%	0.55	16.9%	25.9%	0.65
	2025	175,805,217	123,859,643	70.5%	58,991,173	72,333,229	122.6%	0.57	18.8%	27.6%	0.68
	2026	167,953,180	143,083,504	85.2%	53,754,571	77,006,405	143.3%	0.59	21.0%	29.4%	0.71
	2027	159,890,304	164,168,096	102.7%	48,818,965	79,926,743	163.7%	0.63	23.3%	31.2%	0.75
	2028	151,654,596	186,994,739	123.3%	44,198,954	82,124,838	185.8%	0.66	25.9%	32.9%	0.79
	2029	143,303,235	211,313,123	147.5%	39,885,935	84,315,817	211.4%	0.70	28.6%	34.7%	0.83
	2030	134,905,705	236,767,258	175.5%	35,869,797	86,381,418	240.8%	0.73	31.6%	36.4%	0.87
	2031	126,443,747	262,932,749	207.9%	32,146,943	89,138,809	277.3%	0.75	34.7%	38.1%	0.91
	2032	117,959,259	289,332,690	245.3%	28,716,821	90,650,640	315.7%	0.78	38.0%	39.8%	0.96
	2033	109,540,110	315,380,469	287.9%	25,571,663	91,371,644	357.3%	0.81	41.5%	41.5%	1.00
	2034	101,227,300	340,217,609	336.1%	22,698,350	90,513,252	398.8%	0.84	45.1%	43.1%	1.05
	2035	93,046,844	362,983,188	390.1%	20,087,044	89,105,152	443.6%	0.88	48.8%	44.6%	1.09
	2036	85,076,745	383,163,617	450.4%	17,721,795	88,763,406	500.9%	0.90	52.5%	46.0%	1.14
	2037	77,378,903	400,612,152	517.7%	15,584,402	88,488,792	567.8%	0.91	56.2%	47.4%	1.19
	2038	69,993,913	414,402,793	592.1%	13,653,373	88,150,203	645.6%	0.92	59.9%	48.7%	1.23
	2039	62,945,248	423,884,852	673.4%	11,910,356	85,595,433	718.7%	0.94	63.6%	50.0%	1.27
	2040	56,284,071	428,924,659	762.1%	10,347,318	81,922,659	791.7%	0.96	67.1%	51.2%	1.31
	2041	50,047,543	429,597,634	858.4%	8,952,020	78,105,554	872.5%	0.98	70.6%	52.2%	1.35
	2042	44,246,888	426,145,209	963.1%	7,712,320	74,189,903	962.0%	1.00	73.9%	53.2%	1.39
	2043	38,893,903	418,745,520	1076.6%	6,612,191	70,046,437	1059.4%	1.02	77.0%	54.1%	1.42
	2044	33,990,126	407,522,083	1198.9%	5,639,303	65,096,640	1154.3%	1.04	79.9%	54.9%	1.45
	2045	29,540,697	392,974,151	1330.3%	4,783,946	59,731,339	1248.6%	1.07	82.6%	55.6%	1.48
	2046	25,531,104	375,737,332	1471.7%	4,037,529	54,423,786	1347.9%	1.09	85.1%	56.3%	1.51
	2047	21,954,419	356,198,701	1622.4%	3,392,882	49,290,707	1452.8%	1.12	87.3%	56.8%	1.54
	2048	18,784,210	334,997,009	1783.4%	2,840,733	44,441,023	1564.4%	1.14	89.4%	57.3%	1.56
	2049	15,994,823	312,520,624	1953.9%	2,370,929	39,750,966	1676.6%	1.17	91.2%	57.7%	1.58
	2050	13,557,207	289,280,428	2133.8%	1,971,652	35,328,452	1791.8%	1.19	92.9%	58.0%	1.60
	2051	11,440,919	265,969,679	2324.7%	1,631,961	31,298,780	1917.9%	1.21	94.4%	58.3%	1.62
	2052	9,615,318	242,886,057	2526.0%	1,344,538	27,627,654	2054.8%	1.23	95.7%	58.6%	1.63
	2053	8,050,029	220,334,093	2737.1%	1,104,299	24,317,358	2202.1%	1.24	96.8%	58.8%	1.65
	2054	6,714,483	198,680,888	2959.0%	906,141	21,291,223	2349.7%	1.26	97.8%	59.0%	1.66
	2055	5,581,138	178,012,339	3189.5%	743,052	18,579,166	2500.4%	1.28	98.6%	59.1%	1.67
	2056	4,625,559	158,625,087	3429.3%	608,366	16,192,274	2661.6%	1.29	99.3%	59.3%	1.68
	2057	3,823,310	140,799,091	3682.6%	496,985	14,089,980	2835.1%	1.30	99.9%	59.4%	1.68
	2058	3,152,954	124,332,448	3943.4%	405,026	12,235,230	3020.9%	1.31	100.5%	59.4%	1.69
	2059	2,594,309	109,368,173	4215.7%	329,303	10,592,538	3216.7%	1.31	100.9%	59.5%	1.70
	2060	2,130,066	95,864,322	4500.5%	266,812	9,131,381	3422.4%	1.32	101.3%	59.6%	1.70
	2061	1,745,634	83,739,841	4797.1%	214,951	7,849,290	3651.7%	1.31	101.6%	59.6%	1.70
	2062	1,428,009	72,919,798	5106.4%	171,853	6,725,869	3913.7%	1.30	101.9%	59.7%	1.71
	2063	1,166,241	63,416,465	5437.7%	136,284	5,751,545	4220.3%	1.29	102.1%	59.7%	1.71
	2064	950,617	55,011,427	5786.9%	107,315	4,890,386	4557.0%	1.27	102.3%	59.7%	1.71
	2065	773,597	47,605,873	6153.8%	83,921	4,125,316	4915.7%	1.25	102.4%	59.8%	1.71
	2066	628,511	41,193,221	6554.1%	65,119	3,435,513	5275.8%	1.24	102.6%	59.8%	1.72
	2067	509,589	35,590,502	6984.2%	50,094	2,828,304	5646.0%	1.24	102.7%	59.8%	1.72
	2068	412,212	30,708,358	7449.7%	38,162	2,293,841	6010.8%	1.24	102.8%	59.8%	1.72
	2069	332,509	26,424,938	7947.1%	28,750	1,846,976	6424.2%	1.24	102.8%	59.8%	1.72
	2070	1,094,809	119,951,737	10956.4%	21,342	1,465,871	6868.5%	1.60	103.2%	59.8%	1.72
Past		2,022,232,090	192,756,151	9.5%	1,630,054,779	287,722,187	17.7%	0.54	8.7%	16.3%	0.53
Future		3,350,272,040	11,182,517,652	333.8%	1,016,843,038	2,517,015,759	247.5%	1.35	209.0%	180.2%	1.16
Lifetime		5,372,504,131	11,375,273,803	211.7%	2,646,897,817	2,804,737,947	106.0%	2.00	103.2%	60.0%	1.72

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action approved by other states.

- Figures in column D do not reflect any rate action.

Attachment 3
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2- PREM
Policies with Application Dates on or Before April 2, 2009

Duration	Actual / Projected Experience			Expected Pricing Experience			G = C / F
	Actual Experience through 12/31/2018			Reproduced based on Original Pricing			
	Projections based on Current Assumptions			Assumptions since inception			
	A	B	C = B / A	D	E	F = E / D	
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio
1	109,328,392	806,874	0.7%	105,242,681	3,769,937	3.6%	0.21
2	207,953,559	3,599,805	1.7%	200,182,488	10,896,051	5.4%	0.32
3	188,925,067	4,753,359	2.5%	187,820,062	13,445,305	7.2%	0.35
4	186,980,889	6,448,148	3.4%	176,507,347	18,952,680	10.7%	0.32
5	179,946,792	9,054,459	5.0%	165,393,893	21,753,212	13.2%	0.38
6	175,227,992	13,339,112	7.6%	154,570,800	24,360,765	15.8%	0.48
7	172,513,170	16,838,814	9.8%	144,012,645	27,135,970	18.8%	0.52
8	172,402,302	13,978,144	8.1%	133,738,392	29,661,743	22.2%	0.37
9	174,078,736	18,898,119	10.9%	124,363,402	38,419,671	30.9%	0.35
10	174,488,604	34,014,653	19.5%	115,554,244	41,295,390	35.7%	0.55
11	176,764,758	35,458,077	20.1%	107,418,381	44,922,692	41.8%	0.48
12	184,353,616	42,386,210	23.0%	99,590,686	47,324,681	47.5%	0.48
13	196,222,881	46,298,039	23.6%	92,054,516	49,556,464	53.8%	0.44
14	203,065,181	56,636,426	27.9%	84,939,302	60,425,037	71.1%	0.39
15	199,206,231	67,067,497	33.7%	78,060,573	62,844,173	80.5%	0.42
16	193,249,429	79,630,912	41.2%	71,764,558	65,313,789	91.0%	0.45
17	186,752,595	94,240,449	50.5%	65,782,569	67,321,154	102.3%	0.49
18	179,490,113	110,559,957	61.6%	60,095,129	68,968,409	114.8%	0.54
19	171,825,524	128,491,946	74.8%	54,652,815	78,716,730	144.0%	0.52
20	163,942,646	148,360,389	90.5%	49,513,331	80,003,574	161.6%	0.56
21	155,871,670	170,168,160	109.2%	44,739,901	83,698,757	187.1%	0.58
22	147,672,281	193,730,473	131.2%	40,311,711	84,324,064	209.2%	0.63
23	139,388,849	218,744,734	156.9%	36,191,978	84,579,273	233.7%	0.67
24	131,009,770	244,765,981	186.8%	32,365,380	89,801,378	277.5%	0.67
25	122,591,618	271,326,517	221.3%	28,851,347	89,323,879	309.6%	0.71
26	114,178,987	298,074,138	261.1%	25,640,146	93,419,648	364.3%	0.72
27	105,836,460	324,169,106	306.3%	22,712,529	92,076,216	405.4%	0.76
28	97,608,662	348,792,709	357.3%	20,056,465	90,197,433	449.7%	0.79
29	89,536,883	371,272,799	414.7%	17,647,737	87,746,938	497.2%	0.83
30	81,703,223	390,980,694	478.5%	15,497,705	84,989,267	548.4%	0.87
31	74,143,199	407,539,105	549.7%	13,565,103	90,182,472	664.8%	0.83
32	66,911,909	420,416,268	628.3%	11,812,756	86,995,614	736.5%	0.85
33	60,028,926	428,770,063	714.3%	10,246,586	83,468,624	814.6%	0.88
34	53,544,457	432,650,118	808.0%	8,846,942	78,494,292	887.2%	0.91
35	47,484,182	432,193,766	910.2%	7,615,550	74,182,824	974.1%	0.93
36	41,868,325	427,534,962	1021.1%	6,522,826	71,706,718	1099.3%	0.93
37	36,702,783	418,841,410	1141.2%	5,560,042	66,656,310	1198.8%	0.95
38	31,989,236	406,343,730	1270.3%	4,711,398	61,263,864	1300.3%	0.98
39	27,722,391	390,538,765	1408.7%	3,968,716	55,653,995	1402.3%	1.00
40	23,891,289	372,223,333	1558.0%	3,329,429	50,111,741	1505.1%	1.04
41	20,482,991	351,829,034	1717.7%	2,778,703	45,562,514	1639.7%	1.05
42	17,471,981	329,746,785	1887.3%	2,312,845	40,677,249	1758.8%	1.07
43	14,832,023	306,580,066	2067.0%	1,921,978	36,085,448	1877.5%	1.10
44	12,532,748	282,851,706	2256.9%	1,590,932	31,847,852	2001.8%	1.13
45	10,544,266	259,171,252	2457.9%	1,307,280	27,968,857	2139.5%	1.15
46	8,835,160	235,878,899	2669.8%	1,067,565	24,773,720	2320.6%	1.15
47	7,374,486	213,255,301	2891.8%	872,616	21,575,984	2472.6%	1.17
48	6,133,437	191,532,296	3122.8%	713,513	18,739,061	2626.3%	1.19
49	5,084,443	171,082,207	3364.8%	582,835	16,299,516	2796.6%	1.20
50	4,202,573	151,989,130	3616.6%	475,003	14,129,881	2974.7%	1.22
51	3,465,108	134,363,533	3877.6%	385,756	12,241,860	3173.5%	1.22
52	2,850,504	118,274,903	4149.3%	312,717	10,593,903	3387.7%	1.22
53	2,339,907	103,645,264	4429.5%	253,213	9,122,062	3602.5%	1.23
54	1,917,056	90,533,342	4722.5%	204,367	7,818,985	3826.0%	1.23
55	1,567,815	78,850,734	5029.3%	163,507	6,649,986	4067.1%	1.24
56	1,280,128	68,524,874	5353.0%	129,386	5,711,964	4414.7%	1.21
57	1,043,523	59,421,104	5694.3%	101,790	4,850,743	4765.4%	1.19
58	849,208	51,404,220	6053.2%	79,579	4,097,544	5149.0%	1.18
59	689,930	44,441,370	6441.4%	61,773	3,436,379	5562.9%	1.16
60	559,532	38,397,477	6862.4%	47,554	2,861,200	6016.7%	1.14
Lifetime	5,370,460,388	11,181,711,721	208.2%	2,646,814,971	2,799,005,443	105.7%	1.97
Lifetime*	3,011,429,761	3,077,512,633	102.2%	1,796,420,405	1,077,202,976	60.0%	1.70

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action approved by other states.

- Figures in column D do not reflect any rate action.

* Columns A and B are discounted back to the inception date at an interest rate of 4.02%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 4%.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Lapse/Mortality
Individual Business

Lapse			
Policy Duration	Actual	Expected *	A/E%
1	10,954	12,045	90.95%
2	13,852	10,125	136.81%
3	9,574	8,560	111.85%
4	7,178	7,163	100.21%
5	5,825	4,611	126.33%
6	3,991	3,323	120.12%
7	3,097	2,803	110.51%
8	2,396	2,193	109.24%
9	2,035	1,718	118.43%
10	1,546	1,315	117.52%
11	1,162	938	123.83%
12+	2,405	2,430	98.96%

Mortality			
Policy Duration	Actual	Expected *	A/E%
1	536	448	119.72%
2	924	771	119.92%
3	1,110	1,041	106.68%
4	1,315	1,165	112.92%
5	1,533	1,363	112.49%
6	1,703	1,525	111.64%
7	1,910	1,642	116.29%
8	2,177	1,931	112.75%
9	2,287	2,092	109.33%
10	2,516	2,237	112.48%
11	2,570	2,248	114.34%
12	2,677	2,362	113.31%
13	2,636	2,372	111.15%
14	2,353	2,142	109.86%
15	2,032	1,988	102.20%
16	1,724	1,607	107.29%
17	1,271	1,491	85.25%
18	846	1,055	80.18%
19	407	507	80.28%
20+	168	136	123.33%

* The expecteds are based on current best estimate assumptions.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Incidence
Individual Business

Attained Age	Female						Male					
	Facility Care			Home Care			Facility Care			Home Care		
	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%
under 50	1	11	9%	8	13	62%	7	6	122%	6	9	68%
50 to 54	5	21	24%	16	27	59%	2	10	20%	14	18	80%
55 to 59	26	56	47%	70	78	90%	17	26	65%	52	51	102%
60 to 64	80	108	74%	159	164	97%	36	54	67%	107	116	92%
65 to 69	163	157	104%	248	226	110%	107	82	130%	195	181	108%
70 to 74	356	311	115%	298	276	108%	196	163	120%	277	259	107%
75 to 79	507	499	102%	372	367	101%	275	242	114%	261	294	89%
80 to 84	580	594	98%	336	358	94%	233	235	99%	212	221	96%
85 to 89	432	441	98%	219	213	103%	134	133	100%	106	104	102%
over 89	150	159	94%	80	59	135%	45	37	123%	27	24	113%
Total	2,300	2,357	98%	1,806	1,781	101%	1,052	987	107%	1,257	1,276	99%

¹ Based on actual experience through 12/31/2017 including adjustments for incurred but not reported claims.

² The expected claims are based on current best estimate assumptions.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Claim Termination
All Business (exclude AARP-Pru)

Claim Duration (Months)	Actual Deaths	Expected Deaths¹	Actual Recoveries	Expected Recoveries¹	Deaths A/E%	Recoveries A/E%	Total A/E%
1	970	678	69	107	143%	64%	132%
2	850	1,334	180	257	64%	70%	65%
3	891	1,224	251	254	73%	99%	77%
4	1,019	1,394	336	294	73%	114%	80%
5	1,036	1,191	312	246	87%	127%	94%
6	885	1,001	228	201	88%	113%	93%
7	799	844	203	168	95%	121%	99%
8	722	734	151	139	98%	108%	100%
9	668	649	126	117	103%	108%	104%
10	618	588	124	100	105%	124%	108%
11	553	544	98	87	102%	112%	103%
12	616	512	94	77	120%	122%	121%
13	500	483	89	69	103%	129%	107%
14+	15,204	13,659	1,350	1,476	111%	91%	109%
Total	25,331	24,835	3,611	3,594	102%	100%	102%

¹ The expected deaths and recoveries are based on current best estimate assumptions.

Attachment 9-A
Metropolitan Life Insurance Company
Nationwide Earned Premium and Paid Claims Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM
Policies with Application Dates on or Before April 2, 2009

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	2.2435
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	2.1568
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	2.0734
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.9933
	2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.9162
	2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.8422
	2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.7710
	2005	2,359,204	-	0.0%	4,073	4,016,634	-	0.0%	-	-	-	-	-	-	-	4.02%	1.7025
	2006	31,432,207	889,782	2.8%	24,490	51,446,216	1,456,338	2.8%	-	-	-	-	-	-	-	4.02%	1.6367
	2007	84,063,648	961,625	1.1%	48,807	132,272,181	1,513,094	1.1%	-	-	-	-	-	-	-	4.02%	1.5735
	2008	143,533,823	3,269,690	2.3%	74,322	217,118,209	4,945,937	2.3%	-	-	-	-	-	-	-	4.02%	1.5127
	2009	181,540,498	4,855,457	2.7%	79,892	263,995,931	7,060,798	2.7%	-	-	-	-	-	-	-	4.02%	1.4542
	2010	182,330,816	6,014,815	3.3%	77,056	254,897,457	8,408,678	3.3%	-	-	-	-	-	-	-	4.02%	1.3980
	2011	175,197,106	7,071,500	4.0%	73,652	235,458,335	9,503,830	4.0%	-	-	-	-	-	-	-	4.02%	1.3440
	2012	169,491,317	12,521,366	7.4%	68,942	218,985,979	16,177,841	7.4%	-	-	-	-	-	-	-	4.02%	1.2920
	2013	166,349,178	9,949,949	6.0%	67,130	206,619,463	12,358,661	6.0%	-	-	-	-	-	-	-	4.02%	1.2421
	2014	182,423,010	11,928,529	6.5%	66,056	217,827,096	14,243,581	6.5%	-	-	-	-	-	-	-	4.02%	1.1941
	2015	177,639,497	13,992,662	7.9%	64,816	203,917,048	16,062,544	7.9%	-	-	-	-	-	-	-	4.02%	1.1479
	2016	172,386,515	11,804,013	6.8%	63,701	190,238,758	13,026,429	6.8%	-	-	-	-	-	-	-	4.02%	1.1036
	2017	181,871,909	9,950,762	5.5%	62,730	192,949,232	10,556,836	5.5%	-	-	-	-	-	-	-	4.02%	1.0609
	2018	171,613,363	2,712,813	1.6%	61,645	175,029,094	2,766,808	1.6%	-	-	-	-	-	-	-	4.02%	1.0199
Projected Future Experience	2019	183,045,200	6,066,001	3.3%	60,543	179,473,033	5,947,621	3.3%	1.6070	N/A	0.0179	N/A	0.982	0.956	4.02%	0.9805	
	2020	201,111,804	18,622,527	9.3%	59,375	189,565,864	17,553,397	9.3%	1.8162	N/A	0.0193	N/A	0.981	0.972	4.02%	0.9426	
	2021	202,743,072	32,153,633	15.9%	58,119	183,717,408	29,136,295	15.9%	1.8801	N/A	0.0211	N/A	0.979	0.974	4.02%	0.9062	
	2022	196,872,320	46,199,117	23.5%	56,748	171,502,581	40,245,718	23.5%	1.8801	N/A	0.0236	N/A	0.976	0.971	4.02%	0.8711	
	2023	190,416,238	60,515,184	31.8%	55,245	159,467,321	50,679,471	31.8%	1.8801	N/A	0.0265	N/A	0.974	0.967	4.02%	0.8375	
	2024	183,364,293	75,021,026	40.9%	53,614	147,626,457	60,399,373	40.9%	1.8801	N/A	0.0295	N/A	0.970	0.963	4.02%	0.8051	
	2025	175,805,217	90,454,778	51.5%	51,877	136,070,163	70,010,416	51.5%	1.8801	N/A	0.0324	N/A	0.968	0.959	4.02%	0.7740	
	2026	167,953,180	107,020,966	63.7%	50,066	124,968,654	79,630,919	63.7%	1.8801	N/A	0.0349	N/A	0.965	0.955	4.02%	0.7441	
	2027	159,890,304	125,105,559	78.2%	48,199	114,371,206	89,489,315	78.2%	1.8801	N/A	0.0373	N/A	0.963	0.952	4.02%	0.7153	
	2028	151,654,596	144,914,656	95.6%	46,283	104,287,406	99,652,592	95.6%	1.8801	N/A	0.0397	N/A	0.960	0.948	4.02%	0.6877	
	2029	143,303,235	166,496,996	116.2%	44,322	94,735,772	110,068,844	116.2%	1.8801	N/A	0.0424	N/A	0.958	0.945	4.02%	0.6611	
	2030	134,905,705	189,785,544	140.7%	42,320	85,737,346	120,615,424	140.7%	1.8801	N/A	0.0452	N/A	0.955	0.941	4.02%	0.6355	
	2031	126,443,747	214,613,755	169.7%	40,283	77,253,611	131,123,033	169.7%	1.8801	N/A	0.0481	N/A	0.952	0.937	4.02%	0.6110	
	2032	117,959,259	240,738,697	204.1%	38,217	69,284,356	141,399,884	204.1%	1.8801	N/A	0.0513	N/A	0.949	0.933	4.02%	0.5874	
	2033	109,540,110	267,819,033	244.5%	36,131	61,852,611	151,225,942	244.5%	1.8801	N/A	0.0546	N/A	0.945	0.929	4.02%	0.5647	
	2034	101,227,300	295,394,357	291.8%	34,034	54,949,561	160,349,929	291.8%	1.8801	N/A	0.0580	N/A	0.942	0.924	4.02%	0.5428	
	2035	93,046,844	322,876,105	347.0%	31,936	48,556,787	168,493,905	347.0%	1.8801	N/A	0.0617	N/A	0.938	0.919	4.02%	0.5219	
	2036	85,076,745	349,597,439	410.9%	29,847	42,681,618	175,387,342	410.9%	1.8801	N/A	0.0654	N/A	0.935	0.914	4.02%	0.5017	
	2037	77,378,903	374,940,862	484.6%	27,778	37,319,369	180,831,670	484.6%	1.8801	N/A	0.0693	N/A	0.931	0.910	4.02%	0.4823	
	2038	69,993,913	398,353,492	569.1%	25,742	32,452,915	184,697,945	569.1%	1.8801	N/A	0.0733	N/A	0.927	0.905	4.02%	0.4637	
	2039	62,945,248	419,163,459	665.9%	23,750	28,056,797	186,835,141	665.9%	1.8801	N/A	0.0774	N/A	0.923	0.899	4.02%	0.4457	
	2040	56,284,071	436,749,660	776.0%	21,813	24,118,060	187,149,831	776.0%	1.8801	N/A	0.0815	N/A	0.918	0.894	4.02%	0.4285	
	2041	50,047,543	450,595,604	900.3%	19,943	20,616,804	185,620,325	900.3%	1.8801	N/A	0.0857	N/A	0.914	0.889	4.02%	0.4119	
	2042	44,246,888	460,339,514	1040.4%	18,148	17,522,781	182,304,986	1040.4%	1.8801	N/A	0.0900	N/A	0.910	0.884	4.02%	0.3960	
	2043	38,893,903	465,776,730	1197.6%	16,438	14,807,561	177,329,012	1197.6%	1.8801	N/A	0.0942	N/A	0.906	0.879	4.02%	0.3807	
	2044	33,990,126	466,846,276	1373.5%	14,821	12,440,462	170,866,774	1373.5%	1.8801	N/A	0.0984	N/A	0.902	0.874	4.02%	0.3660	
	2045	29,540,697	463,600,401	1569.4%	13,301	10,394,083	163,120,761	1569.4%	1.8801	N/A	0.1025	N/A	0.897	0.869	4.02%	0.3519	
	2046	25,531,104	456,222,646	1786.9%	11,883	8,636,082	154,320,631	1786.9%	1.8801	N/A	0.1066	N/A	0.893	0.864	4.02%	0.3383	
	2047	21,954,419	445,021,893	2027.0%	10,568	7,139,221	144,713,898	2027.0%	1.8801	N/A	0.1107	N/A	0.889	0.860	4.02%	0.3252	
	2048	18,784,210	430,392,803	2291.2%	9,358	5,872,236	134,547,484	2291.2%	1.8801	N/A	0.1146	N/A	0.885	0.856	4.02%	0.3126	
	2049	15,994,823	412,785,355	2580.7%	8,251	4,806,974	124,055,658	2580.7%	1.8801	N/A	0.1183	N/A	0.882	0.852	4.02%	0.3005	
	2050	13,557,207	392,680,314	2896.5%	7,244	3,916,916	113,452,257	2896.5%	1.8801	N/A	0.1220	N/A	0.878	0.848	4.02%	0.2889	
	2051	11,440,919	370,572,220	3239.0%	6,335	3,177,727	102,926,827	3239.0%	1.8801	N/A	0.1255	N/A	0.875	0.844	4.02%	0.2778	
	2052	9,615,318	346,971,530	3608.5%	5,519	2,567,445	92,646,983	3608.5%	1.8801	N/A	0.1289	N/A	0.871	0.840	4.02%	0.2670	
	2053	8,050,029	322,388,211	4004.8%	4,790	2,066,410	82,755,774	4004.8%	1.8801	N/A	0.1321	N/A	0.868	0.837	4.02%	0.2567	
	2054	6,714,483	297,457,502	4430.1%	4,143	1,656,965	73,405,026	4430.1%	1.8801	N/A	0.1349	N/A	0.865	0.834	4.02%	0.2468	
	2055	5,581,138	272,639,649	4885.0%	3,572	1,324,053	64,680,236	4885.0%	1.8801	N/A	0.1378	N/A	0.862	0.831	4.02%	0.2372	
	2056	4,625,559	248,186,591	5365.5%	3,071	1,054,942	56,603,412	5365.5%	1.8801	N/A	0.1404	N/A	0.860	0.829	4.02%	0.2281	
	2057	3,823,310	224,224,181	5864.7%	2,631	838,273	49,161,877	5864.7%	1.8801	N/A	0.1433	N/A	0.857	0.827	4.02%	0.2193	
	2058	3,152,954	201,340,789	6385.8%	2,249	664,577	42,438,448	6385.8%	1.8801	N/A	0.1450	N/A	0.855	0.825	4.02%	0.2108	
	2059	2,594,309	179,888,978	6934.0%	1,917	525,692	36,451,382	6934.0%	1.8801	N/A	0.1475	N/A	0.853	0.823	4.02%	0.2026	
	2060	2,130,066	160,013,689	7512.1%	1,633	414,939	31,170,825	7512.1%	1.8801	N/A	0.1485	N/A	0.851	0.821	4.02%	0.1948	
	2061	1,745,634	141,702,720	8117.5%	1,387	326,908	26,536,953	8117.5%	1.8801	N/A	0.1503	N/A	0.850	0.820	4.02%	0.1873	
	2062	1,428,009	124,872,933	8744.5%	1,176	257,090	22,481,376	8744.5%	1.8801	N/A	0.1522	N/A	0.848	0.818	4.02%	0.1800	
	2063	1,166,241	109,586,655	9386.7%	996	201,848	18,967,142	9386.7%	1.8801	N/A	0.1531	N/A	0.847	0.817	4.02%	0.1731	
	2064	950,617	95,936,723	10092.0%	842	158,170	15,962,573	10092.0%	1.8801	N/A	0.1544	N/A	0.846	0.815	4.02%	0.1664	
2065	773,597	83,782,597	10830.3%	711	123,741	13,401,504	10830.3%	1.8801	N/A	0.1562	N/A	0.844	0.814	4.02%	0.1600		
2066																	

Attachment 9-A
Metropolitan Life Insurance Company
Nationwide Earned Premium and Paid Claims Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 16.91% Future Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM
Policies with Application Dates on or Before April 2, 2009

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest				Premium		Persistence Factors				Calendar Year		
Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence	Effective Int Rate	Mid-Year Disc / Accum Factor			
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.02%	2.2435		
	1999	-	-	N/A	-	-	-	N/A							4.02%	2.1568		
	2000	-	-	N/A	-	-	-	N/A							4.02%	2.0734		
	2001	-	-	N/A	-	-	-	N/A							4.02%	1.9933		
	2002	-	-	N/A	-	-	-	N/A							4.02%	1.9162		
	2003	-	-	N/A	-	-	-	N/A							4.02%	1.8422		
	2004	-	-	N/A	-	-	-	N/A							4.02%	1.7710		
	2005	2,359,204	-	0.0%	4,073	4,016,634	-	0.0%							4.02%	1.7025		
	2006	31,432,207	889,782	2.8%	24,490	51,446,216	1,456,338	2.8%							4.02%	1.6367		
	2007	84,063,648	961,625	1.1%	48,807	132,272,181	1,513,094	1.1%							4.02%	1.5735		
	2008	143,533,823	3,269,690	2.3%	74,322	217,118,209	4,945,937	2.3%							4.02%	1.5127		
	2009	181,540,498	4,855,457	2.7%	79,892	263,995,931	7,060,798	2.7%							4.02%	1.4542		
	2010	182,330,816	6,014,815	3.3%	77,056	254,897,457	8,408,678	3.3%							4.02%	1.3980		
	2011	175,197,106	7,071,500	4.0%	73,652	235,458,335	9,503,830	4.0%							4.02%	1.3440		
	2012	169,491,317	12,521,366	7.4%	68,942	218,985,979	16,177,841	7.4%							4.02%	1.2920		
	2013	166,349,178	9,949,949	6.0%	67,130	206,619,463	12,358,661	6.0%							4.02%	1.2421		
	2014	182,423,010	11,928,529	6.5%	66,056	217,827,096	14,243,581	6.5%							4.02%	1.1941		
	2015	177,639,497	13,992,662	7.9%	64,816	203,917,048	16,062,544	7.9%							4.02%	1.1479		
2016	172,386,515	11,804,013	6.8%	63,701	190,238,758	13,026,429	6.8%							4.02%	1.1036			
2017	181,871,909	9,950,762	5.5%	62,730	192,949,232	10,556,836	5.5%							4.02%	1.0609			
2018	171,613,363	2,712,813	1.6%	61,645	175,029,094	2,766,088	1.6%							4.02%	1.0199			
Projected Future Experience	2019	183,045,200	6,066,001	3.3%	60,543	179,473,033	5,947,621	3.3%	1.6070	1.0000	0.0179	1.0000	0.982	0.956	4.02%	0.9805		
	2020	201,111,804	18,622,527	9.3%	59,375	189,565,864	17,553,397	9.3%	1.8162	1.0000	0.0193	1.0000	0.981	0.972	4.02%	0.9426		
	2021	212,320,895	31,822,808	15.0%	57,720	192,396,436	28,836,516	15.0%	1.9893	0.9966	0.0279	0.9931	0.972	0.974	4.02%	0.9062		
	2022	222,950,403	44,841,378	20.1%	55,629	194,220,140	39,062,942	20.1%	2.1936	0.9901	0.0362	0.9803	0.964	0.971	4.02%	0.8711		
	2023	215,981,679	58,711,832	27.2%	54,140	180,877,534	49,169,223	27.2%	2.1980	0.9900	0.0268	0.9800	0.973	0.967	4.02%	0.8375		
	2024	207,982,933	72,785,399	35.0%	52,542	167,446,907	58,599,471	35.0%	2.1980	0.9900	0.0295	0.9800	0.970	0.963	4.02%	0.8051		
	2025	199,408,970	87,759,225	44.0%	50,839	154,339,054	67,924,105	44.0%	2.1980	0.9900	0.0324	0.9800	0.968	0.959	4.02%	0.7740		
	2026	190,502,712	103,831,741	54.5%	49,064	141,747,047	77,257,918	54.5%	2.1980	0.9900	0.0349	0.9800	0.965	0.955	4.02%	0.7441		
	2027	181,357,307	121,377,414	66.9%	47,235	129,726,778	86,822,533	66.9%	2.1980	0.9900	0.0373	0.9800	0.963	0.952	4.02%	0.7153		
	2028	172,015,867	140,596,199	81.7%	45,358	118,289,119	96,682,944	81.7%	2.1980	0.9900	0.0397	0.9800	0.960	0.948	4.02%	0.6877		
	2029	162,543,245	161,535,385	99.4%	43,436	107,455,074	106,788,792	99.4%	2.1980	0.9900	0.0424	0.9800	0.958	0.945	4.02%	0.6611		
	2030	153,018,256	184,129,935	120.3%	41,473	97,248,512	117,021,084	120.3%	2.1980	0.9900	0.0452	0.9800	0.955	0.941	4.02%	0.6355		
	2031	143,420,188	208,218,265	145.2%	39,477	87,625,744	127,215,566	145.2%	2.1980	0.9900	0.0481	0.9800	0.952	0.937	4.02%	0.6110		
	2032	133,796,566	233,584,684	174.6%	37,453	78,586,530	137,186,167	174.6%	2.1980	0.9900	0.0513	0.9800	0.949	0.933	4.02%	0.5874		
	2033	124,247,055	259,938,026	209.1%	35,409	70,156,993	146,719,409	209.1%	2.1980	0.9900	0.0546	0.9800	0.945	0.929	4.02%	0.5647		
	2034	114,818,160	286,591,605	249.6%	33,354	62,327,134	155,571,501	249.6%	2.1980	0.9900	0.0580	0.9800	0.942	0.924	4.02%	0.5428		
	2035	105,539,390	313,254,398	296.8%	31,297	55,076,061	163,472,787	296.8%	2.1980	0.9900	0.0617	0.9800	0.938	0.919	4.02%	0.5219		
	2036	96,499,219	339,179,435	351.5%	29,250	48,412,087	170,160,800	351.5%	2.1980	0.9900	0.0654	0.9800	0.935	0.914	4.02%	0.5017		
	2037	87,767,858	363,767,624	414.5%	27,222	42,329,898	175,442,886	414.5%	2.1980	0.9900	0.0693	0.9800	0.931	0.910	4.02%	0.4823		
	2038	79,391,354	386,482,558	486.8%	25,227	36,810,070	179,193,946	486.8%	2.1980	0.9900	0.0733	0.9800	0.927	0.905	4.02%	0.4637		
	2039	71,396,328	406,672,388	569.6%	23,275	31,823,726	181,267,454	569.6%	2.1980	0.9900	0.0774	0.9800	0.923	0.899	4.02%	0.4457		
	2040	63,840,817	423,734,521	663.7%	21,377	27,356,170	181,572,766	663.7%	2.1980	0.9900	0.0815	0.9800	0.918	0.894	4.02%	0.4285		
	2041	56,766,967	437,167,855	770.1%	19,544	23,384,833	180,088,839	770.1%	2.1980	0.9900	0.0857	0.9800	0.914	0.889	4.02%	0.4119		
	2042	50,187,512	446,621,397	889.9%	17,785	19,875,404	176,872,298	889.9%	2.1980	0.9900	0.0900	0.9800	0.910	0.884	4.02%	0.3960		
	2043	44,115,830	451,896,584	1024.3%	16,110	16,795,636	172,044,608	1024.3%	2.1980	0.9900	0.0942	0.9800	0.906	0.879	4.02%	0.3807		
	2044	38,553,668	452,934,257	1174.8%	14,525	14,110,728	165,774,944	1174.8%	2.1980	0.9900	0.0984	0.9800	0.902	0.874	4.02%	0.3660		
	2045	33,506,856	449,785,109	1342.4%	13,035	11,789,601	158,259,762	1342.4%	2.1980	0.9900	0.1025	0.9800	0.897	0.869	4.02%	0.3519		
	2046	28,958,931	442,627,211	1528.5%	11,645	9,795,569	149,721,876	1528.5%	2.1980	0.9900	0.1066	0.9800	0.893	0.864	4.02%	0.3383		
	2047	24,902,038	431,760,241	1733.8%	10,357	8,097,739	140,401,424	1733.8%	2.1980	0.9900	0.1107	0.9800	0.889	0.856	4.02%	0.3252		
	2048	21,306,193	417,567,097	1959.8%	9,170	6,660,647	130,537,969	1959.8%	2.1980	0.9900	0.1146	0.9800	0.885	0.856	4.02%	0.3126		
	2049	18,142,302	400,484,352	2207.5%	8,086	5,452,362	120,358,799	2207.5%	2.1980	0.9900	0.1183	0.9800	0.882	0.852	4.02%	0.3005		
	2050	15,377,409	380,978,441	2477.5%	7,099	4,442,804	110,071,380	2477.5%	2.1980	0.9900	0.1220	0.9800	0.878	0.848	4.02%	0.2889		
	2051	12,976,986	359,529,168	2770.5%	6,208	3,604,372	99,859,607	2770.5%	2.1980	0.9900	0.1255	0.9800	0.875	0.844	4.02%	0.2778		
	2052	10,906,279	336,631,778	3086.6%	5,408	2,912,152	89,886,103	3086.6%	2.1980	0.9900	0.1289	0.9800	0.871	0.840	4.02%	0.2670		
	2053	9,130,832	312,781,042	3425.5%	4,694	2,343,848	80,289,652	3425.5%	2.1980	0.9900	0.1321	0.9800	0.868	0.837	4.02%	0.2567		
	2054	7,615,975	288,593,268	3789.3%	4,060	1,879,431	71,217,556	3789.3%	2.1980	0.9900	0.1349	0.9800	0.865	0.834	4.02%	0.2468		
	2055	6,330,466	264,514,987	4178.4%	3,501	1,501,821	62,752,765	4178.4%	2.1980	0.9900	0.1378	0.9800	0.862	0.831	4.02%	0.2372		
	2056	5,246,590	240,790,631	4589.5%	3,009	1,196,579	54,916,630	4589.5%	2.1980	0.9900	0.1404	0.9800	0.860	0.829	4.02%	0.2281		
	2057	4,336,631	217,542,300	5016.4%	2,578	950,820	47,696,853	5016.4%	2.1980	0.9900	0.1433	0.9800	0.857	0.827	4.02%	0.2193		
	2058	3,576,273	195,340,834	5462.1%	2,204	756,804	41,173,782	5462.1%	2.1980	0.9900	0.1450	0.9800	0.855	0.825	4.02%	0.2108		
	2059	2,942,623	174,528,287	5931.0%	1,879	596,272	35,365,131	5931.0%	2.1980	0.9900	0.1475	0.9800	0.853	0.823	4.02%	0.2026		
	2060	2,416,050	155,245,281	6425.6%	1,600	470,649	30,241,334	6425.6%	2.1980	0.9900	0.1485	0.9800	0.851	0.821	4.02%	0.1948		
	2061	1,980,005	137,479,979	6943.4%	1,359	370,799	25,746,152	6943.4%	2.1980	0.9900	0.1503	0.9800	0.850	0.820	4.02%	0.1873		
	2062	1,619,735	121,151,720	7479.7%	1,153	291,607	21,811,431	7479.7%	2.1980	0.9900	0.1522	0.9800	0.848	0.818	4.02%	0.1800		
2063	1,322,822	106,322,913	8037.6%	976	228,948	18,401,921	8037.6%	2.1980	0.9900	0.1531	0.9800	0.847	0.817	4.02%	0.1731			
2064	1,078,248	93,077,809	8632.3%	825	179,406	15,486,888	8632.3%	2.1980	0.9900	0.1544	0.9800	0.						

Attachment 9-B
Metropolitan Life Insurance Company
Pennsylvania Earned Premium and Paid Claims Experience Projections (Premium Include Prior Authorized Increases)
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM
Policies with Application Dates on or Before April 2, 2009

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency		
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.02%	2.2435
	1999	-	-	N/A	-	-	-	N/A							4.02%	2.1568
	2000	-	-	N/A	-	-	-	N/A							4.02%	2.0734
	2001	-	-	N/A	-	-	-	N/A							4.02%	1.9933
	2002	-	-	N/A	-	-	-	N/A							4.02%	1.9162
	2003	-	-	N/A	-	-	-	N/A							4.02%	1.8422
	2004	-	-	N/A	-	-	-	N/A							4.02%	1.7710
	2005	-	-	N/A	-	-	-	N/A							4.02%	1.7025
	2006	546,235	-	0.0%	626	894,042	-	0.0%							4.02%	1.6367
	2007	2,382,935	8,461	0.4%	1,603	3,749,493	13,313	0.4%							4.02%	1.5735
	2008	4,314,690	-	0.0%	2,473	6,526,669	-	0.0%							4.02%	1.5127
	2009	5,714,349	-	0.0%	2,724	8,309,798	-	0.0%							4.02%	1.4542
	2010	5,629,197	73,764	1.3%	2,617	7,869,585	103,122	1.3%							4.02%	1.3980
	2011	5,384,024	232,554	4.3%	2,513	7,235,926	312,544	4.3%							4.02%	1.3440
	2012	5,168,764	206,812	4.0%	2,253	6,678,141	267,205	4.0%							4.02%	1.2920
	2013	4,806,846	15,353	0.3%	2,191	5,970,501	19,070	0.3%							4.02%	1.2421
	2014	5,328,766	317,648	6.0%	2,162	6,362,957	379,296	6.0%							4.02%	1.1941
	2015	5,305,275	677,903	12.8%	2,118	6,090,065	778,183	12.8%							4.02%	1.1479
	2016	5,146,556	167,913	3.3%	2,092	5,679,530	185,302	3.3%							4.02%	1.1036
2017	5,503,366	107,042	1.9%	2,060	5,838,561	113,561	1.9%							4.02%	1.0609	
2018	5,409,927	102,423	1.9%	2,016	5,517,604	104,462	1.9%							4.02%	1.0199	
Projected Future Experience	2019	5,878,176	138,571	2.4%	1,980	5,763,462	135,866	2.4%	1.6070	N/A	0.0178	N/A	0.982	0.974	4.02%	0.9805
	2020	6,502,920	498,327	7.7%	1,942	6,129,584	469,717	7.7%	1.8162	N/A	0.0192	N/A	0.981	0.979	4.02%	0.9426
	2021	6,574,540	893,384	13.6%	1,901	5,957,577	809,548	13.6%	1.8801	N/A	0.0211	N/A	0.979	0.977	4.02%	0.9062
	2022	6,403,088	1,303,698	20.4%	1,857	5,577,961	1,135,698	20.4%	1.8801	N/A	0.0234	N/A	0.977	0.974	4.02%	0.8711
	2023	6,212,390	1,725,836	27.8%	1,808	5,202,672	1,445,330	27.8%	1.8801	N/A	0.0264	N/A	0.974	0.970	4.02%	0.8375
	2024	6,001,650	2,157,511	35.9%	1,754	4,831,924	1,737,011	35.9%	1.8801	N/A	0.0294	N/A	0.971	0.966	4.02%	0.8051
	2025	5,773,305	2,624,183	45.5%	1,698	4,468,437	2,031,072	45.5%	1.8801	N/A	0.0324	N/A	0.968	0.962	4.02%	0.7740
	2026	5,532,333	3,131,454	56.6%	1,639	4,116,434	2,330,016	56.6%	1.8801	N/A	0.0348	N/A	0.965	0.958	4.02%	0.7441
	2027	5,283,671	3,691,592	69.9%	1,578	3,779,465	2,640,634	69.9%	1.8801	N/A	0.0371	N/A	0.963	0.955	4.02%	0.7153
	2028	5,029,017	4,313,363	85.8%	1,515	3,458,274	2,966,144	85.8%	1.8801	N/A	0.0396	N/A	0.960	0.952	4.02%	0.6877
	2029	4,768,947	4,998,627	104.8%	1,451	3,152,684	3,304,523	104.8%	1.8801	N/A	0.0422	N/A	0.958	0.948	4.02%	0.6611
	2030	4,504,576	5,746,556	127.6%	1,386	2,862,817	3,652,140	127.6%	1.8801	N/A	0.0451	N/A	0.955	0.945	4.02%	0.6355
	2031	4,237,031	6,553,737	154.7%	1,319	2,588,708	4,004,151	154.7%	1.8801	N/A	0.0481	N/A	0.952	0.941	4.02%	0.6110
	2032	3,967,623	7,409,468	186.7%	1,252	2,330,417	4,352,013	186.7%	1.8801	N/A	0.0513	N/A	0.949	0.936	4.02%	0.5874
	2033	3,697,767	8,301,471	224.5%	1,183	2,087,971	4,687,485	224.5%	1.8801	N/A	0.0546	N/A	0.945	0.932	4.02%	0.5647
	2034	3,429,119	9,217,799	268.8%	1,114	1,861,440	5,003,729	268.8%	1.8801	N/A	0.0582	N/A	0.942	0.927	4.02%	0.5428
	2035	3,163,473	10,138,495	320.5%	1,046	1,650,868	5,290,805	320.5%	1.8801	N/A	0.0618	N/A	0.938	0.923	4.02%	0.5219
	2036	2,902,893	11,039,605	380.3%	977	1,456,334	5,538,390	380.3%	1.8801	N/A	0.0657	N/A	0.934	0.918	4.02%	0.5017
	2037	2,649,070	11,899,908	449.2%	909	1,277,630	5,739,253	449.2%	1.8801	N/A	0.0696	N/A	0.930	0.913	4.02%	0.4823
	2038	2,403,831	12,700,784	528.4%	842	1,114,544	5,888,762	528.4%	1.8801	N/A	0.0737	N/A	0.926	0.907	4.02%	0.4637
	2039	2,168,505	13,422,965	619.0%	776	966,575	5,983,063	619.0%	1.8801	N/A	0.0778	N/A	0.922	0.902	4.02%	0.4457
	2040	1,944,775	14,043,643	722.1%	713	833,348	6,017,785	722.1%	1.8801	N/A	0.0820	N/A	0.918	0.897	4.02%	0.4285
	2041	1,733,678	14,542,756	838.8%	651	714,179	5,990,807	838.8%	1.8801	N/A	0.0862	N/A	0.914	0.891	4.02%	0.4119
	2042	1,536,238	14,910,412	970.6%	592	608,386	5,904,864	970.6%	1.8801	N/A	0.0905	N/A	0.910	0.886	4.02%	0.3960
	2043	1,352,833	15,137,014	1118.9%	536	515,046	5,762,915	1118.9%	1.8801	N/A	0.0946	N/A	0.905	0.881	4.02%	0.3807
	2044	1,184,120	15,219,842	1285.3%	483	433,390	5,570,496	1285.3%	1.8801	N/A	0.0988	N/A	0.901	0.875	4.02%	0.3660
	2045	1,030,075	15,158,370	1471.6%	434	362,438	5,333,569	1471.6%	1.8801	N/A	0.1030	N/A	0.897	0.870	4.02%	0.3519
	2046	890,748	14,955,402	1679.0%	387	301,302	5,058,773	1679.0%	1.8801	N/A	0.1070	N/A	0.893	0.865	4.02%	0.3383
	2047	765,789	14,615,770	1908.6%	344	249,022	4,752,811	1908.6%	1.8801	N/A	0.1112	N/A	0.889	0.860	4.02%	0.3252
	2048	654,657	14,155,824	2162.3%	305	204,656	4,425,331	2162.3%	1.8801	N/A	0.1146	N/A	0.885	0.855	4.02%	0.3126
	2049	556,419	13,589,025	2442.2%	268	167,222	4,083,952	2442.2%	1.8801	N/A	0.1187	N/A	0.881	0.850	4.02%	0.3005
	2050	470,379	12,926,905	2748.2%	236	135,901	3,734,810	2748.2%	1.8801	N/A	0.1223	N/A	0.878	0.845	4.02%	0.2889
	2051	395,519	12,185,889	3081.0%	206	109,856	3,384,644	3081.0%	1.8801	N/A	0.1256	N/A	0.874	0.841	4.02%	0.2778
	2052	330,884	11,388,939	3442.0%	179	88,351	3,041,030	3442.0%	1.8801	N/A	0.1290	N/A	0.871	0.837	4.02%	0.2670
	2053	275,449	10,551,497	3830.7%	156	70,707	2,708,528	3830.7%	1.8801	N/A	0.1323	N/A	0.868	0.832	4.02%	0.2567
	2054	228,148	9,700,663	4251.9%	135	56,301	2,393,879	4251.9%	1.8801	N/A	0.1348	N/A	0.865	0.828	4.02%	0.2468
	2055	188,027	8,854,063	4708.9%	116	44,607	2,100,512	4708.9%	1.8801	N/A	0.1374	N/A	0.863	0.824	4.02%	0.2372
	2056	154,279	8,021,214	5199.2%	100	35,186	1,829,382	5199.2%	1.8801	N/A	0.1401	N/A	0.860	0.821	4.02%	0.2281
	2057	126,018	7,206,286	5718.5%	86	27,630	1,580,001	5718.5%	1.8801	N/A	0.1431	N/A	0.857	0.817	4.02%	0.2193
	2058	102,512	6,419,172	6261.9%	73	21,607	1,353,028	6261.9%	1.8801	N/A	0.1449	N/A	0.855	0.813	4.02%	0.2108
	2059	83,047	5,689,518	6851.0%	62	16,828	1,152,882	6851.0%	1.8801	N/A	0.1469	N/A	0.853	0.810	4.02%	0.2026
	2060	67,024	5,010,444	7475.6%	53	13,056	976,039	7475.6%	1.8801	N/A	0.1473	N/A	0.853	0.807	4.02%	0.1948
	2061	53,892	4,385,687	8137.9%	45	10,093	821,316	8137.9%	1.8801	N/A	0.1506	N/A	0.849	0.804	4.02%	0.1873
	2062	43,169	3,810,924	8828.0%	38	7,772	686,096	8828.0%	1.8801	N/A	0.1519	N/A	0.848	0.801	4.02%	0.1800
	2063	34,439	3,294,663	9566.6%	32	5,961	570,226	9566.6%	1.8801	N/A	0.1548	N/A	0.845	0.798	4.02%	0.1731
	2064	27,364	2,831,629	10348.0%	27	4,553	471,145	10348.0%	1.8801	N/A	0.1564	N/A	0.844	0.795	4.02%	0.1664
	2065	21,667	2,422,730	11181.6%	23	3,466	387,529	11181.6%	1.8801	N/A	0.1572	N/A	0.843	0.792	4.02%	0.1600
	2066	17,095	2,067,883	12096.2%	19	2,629	317,986	12096.2%	1.8801	N/A	0.1588	N/A	0.841	0.789	4.02%	0.1538
2067	13,453	1,750,716	13013.4%	16	1,989	258,809	13013.4%	1.8801	N/A	0.1619	N/A	0.838	0.787	4.02%	0.1478	
2068	10,550	1,476,398	13994.0%	14	1,499	209,821	13994.0%	1.8801	N/A	0.1655	N/A	0.834	0.784	4.02%	0.1421	
2069	8,232	1,248,311	15163.9%	11	1,125	170,549	15163.9%	1.8801	N/A	0.1659	N/A	0.834	0.780	4.02%	0.1361	
2070+	23,361	4,976,938	21304.3%	9	3,068	653,688	21304.3%	1.8801	N/A	0.1662	N/A	0.834	0.784	4.02%	0.1313	
Past		60,640,930	1,909,874	3.1%	27,448	76,										

Attachment 9-B
Metropolitan Life Insurance Company
Pennsylvania Earned Premium and Paid Claims Experience Projections (Premium Include Prior Authorized Increases) and With 16.91% Future Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM
Policies with Application Dates on or Before April 2, 2009

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	2.2435
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	2.1568
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	2.0734
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.9933
	2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.9162
	2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.8422
	2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.7710
	2005	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.7025
	2006	546,235	-	0.0%	626	894,042	-	0.0%	-	-	-	-	-	-	-	4.02%	1.6367
	2007	2,382,935	8,461	0.4%	1,603	3,749,493	13,313	0.4%	-	-	-	-	-	-	-	4.02%	1.5735
	2008	4,314,690	-	0.0%	2,473	6,526,669	-	0.0%	-	-	-	-	-	-	-	4.02%	1.5127
	2009	5,714,349	-	0.0%	2,724	8,309,798	-	0.0%	-	-	-	-	-	-	-	4.02%	1.4542
	2010	5,629,197	73,764	1.3%	2,617	7,869,585	103,122	1.3%	-	-	-	-	-	-	-	4.02%	1.3980
	2011	5,384,024	232,554	4.3%	2,513	7,235,926	312,544	4.3%	-	-	-	-	-	-	-	4.02%	1.3440
	2012	5,168,764	206,812	4.0%	2,253	6,678,141	267,205	4.0%	-	-	-	-	-	-	-	4.02%	1.2920
	2013	4,806,846	15,353	0.3%	2,191	5,970,501	19,070	0.3%	-	-	-	-	-	-	-	4.02%	1.2421
	2014	5,328,766	317,648	6.0%	2,162	6,362,957	379,296	6.0%	-	-	-	-	-	-	-	4.02%	1.1941
	2015	5,305,275	677,903	12.8%	2,118	6,090,065	778,183	12.8%	-	-	-	-	-	-	-	4.02%	1.1479
2016	5,146,556	167,913	3.3%	2,092	5,679,530	185,302	3.3%	-	-	-	-	-	-	-	4.02%	1.1036	
2017	5,503,366	107,042	1.9%	2,060	5,838,561	113,561	1.9%	-	-	-	-	-	-	-	4.02%	1.0609	
2018	5,409,927	102,423	1.9%	2,016	5,517,604	104,462	1.9%	-	-	-	-	-	-	-	4.02%	1.0199	
Projected Future Experience	2019	5,878,176	138,571	2.4%	1,980	5,763,462	135,866	2.4%	1.6070	1.0000	0.0178	1.0000	0.982	0.974	-	4.02%	0.9805
	2020	6,502,920	498,327	7.7%	1,942	6,129,584	469,717	7.7%	1.8162	1.0000	0.0192	1.0000	0.981	0.979	-	4.02%	0.9426
	2021	6,885,129	884,192	12.8%	1,888	6,239,020	801,218	12.8%	1.9893	0.9966	0.0278	0.9931	0.972	0.977	-	4.02%	0.9062
	2022	7,251,254	1,265,383	17.5%	1,820	6,316,829	1,102,321	17.5%	2.1936	0.9901	0.0360	0.9803	0.964	0.974	-	4.02%	0.8711
	2023	7,046,471	1,674,406	23.8%	1,771	5,901,187	1,402,260	23.8%	2.1980	0.9900	0.0267	0.9800	0.973	0.970	-	4.02%	0.8375
	2024	6,807,437	2,093,217	30.7%	1,719	5,480,663	1,685,248	30.7%	2.1980	0.9900	0.0294	0.9800	0.971	0.966	-	4.02%	0.8051
	2025	6,548,433	2,545,982	38.9%	1,664	5,068,373	1,970,546	38.9%	2.1980	0.9900	0.0324	0.9800	0.968	0.962	-	4.02%	0.7740
	2026	6,275,108	3,038,136	48.4%	1,606	4,669,110	2,260,581	48.4%	2.1980	0.9900	0.0348	0.9800	0.965	0.958	-	4.02%	0.7441
	2027	5,993,061	3,581,582	59.8%	1,546	4,286,899	2,561,943	59.8%	2.1980	0.9900	0.0371	0.9800	0.963	0.955	-	4.02%	0.7153
	2028	5,704,217	4,184,824	73.4%	1,485	3,922,585	2,877,753	73.4%	2.1980	0.9900	0.0396	0.9800	0.960	0.952	-	4.02%	0.6877
	2029	5,409,229	4,849,668	89.7%	1,422	3,575,966	3,206,048	89.7%	2.1980	0.9900	0.0422	0.9800	0.958	0.948	-	4.02%	0.6611
	2030	5,109,364	5,575,309	109.1%	1,358	3,247,182	3,543,306	109.1%	2.1980	0.9900	0.0451	0.9800	0.955	0.945	-	4.02%	0.6355
	2031	4,805,899	6,358,436	132.3%	1,293	2,936,270	3,884,827	132.3%	2.1980	0.9900	0.0481	0.9800	0.952	0.941	-	4.02%	0.6110
	2032	4,500,320	7,188,666	159.7%	1,227	2,643,300	4,222,323	159.7%	2.1980	0.9900	0.0513	0.9800	0.949	0.936	-	4.02%	0.5874
	2033	4,194,232	8,054,087	192.0%	1,160	2,368,303	4,547,798	192.0%	2.1980	0.9900	0.0546	0.9800	0.945	0.932	-	4.02%	0.5647
	2034	3,889,515	8,943,108	229.9%	1,092	2,111,359	4,854,618	229.9%	2.1980	0.9900	0.0582	0.9800	0.942	0.927	-	4.02%	0.5428
	2035	3,588,203	9,836,368	274.1%	1,025	1,872,515	5,133,139	274.1%	2.1980	0.9900	0.0618	0.9800	0.938	0.923	-	4.02%	0.5219
	2036	3,292,638	10,710,624	325.3%	957	1,651,863	5,373,346	325.3%	2.1980	0.9900	0.0657	0.9800	0.934	0.918	-	4.02%	0.5017
	2037	3,004,737	11,545,291	384.2%	891	1,449,166	5,568,222	384.2%	2.1980	0.9900	0.0696	0.9800	0.930	0.913	-	4.02%	0.4823
	2038	2,726,571	12,322,301	451.9%	825	1,264,184	5,713,276	451.9%	2.1980	0.9900	0.0737	0.9800	0.926	0.907	-	4.02%	0.4637
	2039	2,459,650	13,022,961	529.5%	761	1,096,348	5,804,768	529.5%	2.1980	0.9900	0.0778	0.9800	0.922	0.902	-	4.02%	0.4457
	2040	2,205,882	13,625,143	617.7%	699	945,233	5,838,455	617.7%	2.1980	0.9900	0.0820	0.9800	0.918	0.897	-	4.02%	0.4285
	2041	1,966,443	14,109,382	717.5%	638	810,065	5,812,281	717.5%	2.1980	0.9900	0.0862	0.9800	0.914	0.891	-	4.02%	0.4119
	2042	1,742,495	14,466,082	830.2%	581	690,068	5,728,900	830.2%	2.1980	0.9900	0.0905	0.9800	0.910	0.886	-	4.02%	0.3960
	2043	1,534,466	14,685,931	957.1%	526	584,197	5,591,180	957.1%	2.1980	0.9900	0.0946	0.9800	0.905	0.881	-	4.02%	0.3807
	2044	1,343,101	14,786,291	1099.4%	474	491,578	5,404,495	1099.4%	2.1980	0.9900	0.0988	0.9800	0.901	0.875	-	4.02%	0.3660
	2045	1,168,373	14,706,650	1258.7%	425	411,100	5,174,629	1258.7%	2.1980	0.9900	0.1030	0.9800	0.897	0.870	-	4.02%	0.3519
	2046	1,010,341	14,509,731	1436.1%	379	341,755	4,908,022	1436.1%	2.1980	0.9900	0.1070	0.9800	0.893	0.865	-	4.02%	0.3383
	2047	868,604	14,180,220	1632.5%	337	282,456	4,611,177	1632.5%	2.1980	0.9900	0.1112	0.9800	0.889	0.860	-	4.02%	0.3252
	2048	742,552	13,733,980	1849.6%	298	232,133	4,293,456	1849.6%	2.1980	0.9900	0.1148	0.9800	0.885	0.855	-	4.02%	0.3126
	2049	631,124	13,184,072	2089.0%	263	189,674	3,962,250	2089.0%	2.1980	0.9900	0.1187	0.9800	0.881	0.850	-	4.02%	0.3005
	2050	533,533	12,541,683	2350.7%	231	154,147	3,623,513	2350.7%	2.1980	0.9900	0.1223	0.9800	0.878	0.845	-	4.02%	0.2889
	2051	448,621	11,822,749	2635.4%	202	124,605	3,283,781	2635.4%	2.1980	0.9900	0.1256	0.9800	0.874	0.841	-	4.02%	0.2778
	2052	375,308	11,049,549	2944.1%	176	100,213	2,950,407	2944.1%	2.1980	0.9900	0.1290	0.9800	0.871	0.837	-	4.02%	0.2670
	2053	312,430	10,237,063	3276.6%	153	80,200	2,627,813	3276.6%	2.1980	0.9900	0.1323	0.9800	0.868	0.832	-	4.02%	0.2567
	2054	258,779	9,411,583	3636.9%	132	63,860	2,322,542	3636.9%	2.1980	0.9900	0.1348	0.9800	0.865	0.828	-	4.02%	0.2468
	2055	213,272	8,590,212	4027.8%	114	50,596	2,037,917	4027.8%	2.1980	0.9900	0.1374	0.9800	0.863	0.824	-	4.02%	0.2372
	2056	174,993	7,782,182	4447.1%	98	39,910	1,774,866	4447.1%	2.1980	0.9900	0.1401	0.9800	0.860	0.821	-	4.02%	0.2281
	2057	142,937	6,991,538	4891.3%	84	31,339	1,532,917	4891.3%	2.1980	0.9900	0.1431	0.9800	0.857	0.817	-	4.02%	0.2193
	2058	116,275	6,227,881	5356.1%	72	24,508	1,312,708	5356.1%	2.1980	0.9900	0.1469	0.9800	0.853	0.813	-	4.02%	0.2108
2059	94,910	5,580,191	5906.1%	61	19,087	1,118,526	5906.1%	2.1980	0.9900	0.1469	0.9800	0.853	0.810	-	4.02%	0.2026	
2060	76,023	4,861,132	6394.3%	52	14,809	946,953	6394.3%	2.1980	0.9900	0.1473	0.9800	0.853	0.807	-	4.02%	0.1948	
2061	61,128	4,254,993	6960.8%	44	11,448	796,841	6960.8%	2.1980	0.9900	0.1506	0.9800	0.849	0.804	-	4.02%	0.1873	
2062	48,965	3,697,359	7551.1%	38	8,815	665,650	7551.1%	2.1980	0.9900	0.1519	0.9800	0.848	0.801	-	4.02%	0.1800	
2063	39,063	3,196,482	8182.9%	32	6,761	553,234	8182.9%	2.1980	0.9900	0.1548	0.9800	0.845	0.798	-	4.02%	0.1731	
2064	31,038	2,747,246	8851.2%	27	5,164	457,105	8851.2%	2.1980	0.9900	0.1564	0.9800	0.844	0.795	-	4.02%	0.1664	
2065	24,576	2,350,532	9564.3%	23	3,931	375,981	9564.3%	2.1980	0.9900	0.1572	0.9800	0.843	0.792	-	4.02%	0.1600	
2066																	

Attachment 16
Metropolitan Life Insurance Company
Nationwide Experience Projections on Initial Rate Basis With No Rate Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM
Policies with Application Dates on or Before April 2, 2009

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors					
		Without Interest				With Interest			Premium Rate Increase Factor		Benefit Downgrade		Persistence Factors				Calendar Year Effective Int Rate		Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio					Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence				
Historical Experience	1998	-	-	N/A	-	-	-	N/A									4.02%	2.2435		
	1999	-	-	N/A	-	-	-	N/A									4.02%	2.1568		
	2000	-	-	N/A	-	-	-	N/A									4.02%	2.0734		
	2001	-	-	N/A	-	-	-	N/A									4.02%	1.9933		
	2002	-	-	N/A	-	-	-	N/A									4.02%	1.9162		
	2003	-	-	N/A	-	-	-	N/A									4.02%	1.8422		
	2004	-	-	N/A	-	-	-	N/A									4.02%	1.7710		
	2005	2,359,204	-	0.0%	4,073	4,016,634	-	0.0%									4.02%	1.7025		
	2006	31,432,207	970,683	3.1%	24,490	51,446,216	1,588,751	3.1%									4.02%	1.6367		
	2007	84,063,648	1,067,976	1.3%	48,807	132,272,181	1,680,435	1.3%									4.02%	1.5735		
	2008	143,533,823	3,341,935	2.3%	74,322	217,118,209	5,055,219	2.3%									4.02%	1.5127		
	2009	181,540,498	5,045,532	2.8%	79,892	263,995,931	7,337,205	2.8%									4.02%	1.4542		
	2010	182,330,816	6,295,151	3.5%	77,056	254,897,457	8,800,586	3.5%									4.02%	1.3980		
	2011	175,197,106	8,250,805	4.7%	73,652	235,458,335	11,088,772	4.7%									4.02%	1.3440		
	2012	169,491,317	14,462,421	8.5%	68,942	218,985,979	18,685,721	8.5%									4.02%	1.2920		
	2013	163,498,609	11,498,680	7.0%	67,130	203,078,821	14,278,587	7.0%									4.02%	1.2421		
	2014	156,384,694	15,158,655	9.7%	66,056	186,735,346	18,100,599	9.7%									4.02%	1.1941		
	2015	148,100,901	20,291,824	13.7%	64,816	170,008,917	23,293,518	13.7%									4.02%	1.1479		
2016	138,401,135	26,161,301	18.9%	63,701	152,733,873	28,870,550	18.9%									4.02%	1.1036			
2017	128,471,248	39,976,240	31.1%	62,730	136,296,082	42,411,084	31.1%									4.02%	1.0609			
2018	119,175,935	40,237,949	33.8%	61,645	121,547,970	41,038,830	33.8%									4.02%	1.0199			
Projected Future Experience	2019	113,904,905	45,732,157	40.1%	60,543	111,682,026	44,839,684	40.1%	1.0000	N/A	0.0179	N/A	0.982	0.956	4.02%	0.9805				
	2020	110,733,643	54,523,907	49.2%	59,375	104,376,363	51,393,659	49.2%	1.0000	N/A	0.0193	N/A	0.981	0.972	4.02%	0.9426				
	2021	107,838,378	64,851,000	60.1%	58,119	97,718,690	58,765,300	60.1%	1.0000	N/A	0.0211	N/A	0.979	0.974	4.02%	0.9062				
	2022	104,715,745	76,944,858	73.5%	56,748	91,221,663	67,029,442	73.5%	1.0000	N/A	0.0236	N/A	0.976	0.971	4.02%	0.8711				
	2023	101,281,776	90,823,095	89.7%	55,245	84,820,147	76,061,347	89.7%	1.0000	N/A	0.0265	N/A	0.974	0.967	4.02%	0.8375				
	2024	97,530,869	106,468,464	109.2%	53,614	78,522,031	85,717,682	109.2%	1.0000	N/A	0.0295	N/A	0.970	0.963	4.02%	0.8051				
	2025	93,510,221	123,859,643	132.5%	51,877	72,375,275	95,865,197	132.5%	1.0000	N/A	0.0324	N/A	0.968	0.959	4.02%	0.7740				
	2026	89,333,748	143,083,504	160.2%	50,066	66,470,419	106,463,913	160.2%	1.0000	N/A	0.0349	N/A	0.965	0.955	4.02%	0.7441				
	2027	85,045,131	164,168,096	193.0%	48,199	60,833,671	117,431,156	193.0%	1.0000	N/A	0.0373	N/A	0.963	0.952	4.02%	0.7153				
	2028	80,664,585	186,994,739	231.8%	46,283	55,470,131	128,589,550	231.8%	1.0000	N/A	0.0397	N/A	0.960	0.948	4.02%	0.6877				
	2029	76,222,523	211,313,123	277.2%	44,322	50,389,648	139,696,161	277.2%	1.0000	N/A	0.0424	N/A	0.958	0.945	4.02%	0.6611				
	2030	71,755,904	236,767,258	330.0%	42,320	45,603,414	150,473,964	330.0%	1.0000	N/A	0.0452	N/A	0.955	0.941	4.02%	0.6355				
	2031	67,255,016	262,932,749	390.9%	40,283	41,090,944	160,644,594	390.9%	1.0000	N/A	0.0481	N/A	0.952	0.937	4.02%	0.6110				
	2032	62,742,145	289,332,690	461.1%	38,217	36,852,123	169,941,972	461.1%	1.0000	N/A	0.0513	N/A	0.949	0.933	4.02%	0.5874				
	2033	58,264,027	315,380,469	541.3%	36,131	32,899,202	178,081,949	541.3%	1.0000	N/A	0.0546	N/A	0.945	0.929	4.02%	0.5647				
	2034	53,842,471	340,217,609	631.9%	34,034	29,227,492	184,681,488	631.9%	1.0000	N/A	0.0580	N/A	0.942	0.924	4.02%	0.5428				
	2035	49,491,313	362,983,188	733.4%	31,936	25,827,196	189,423,912	733.4%	1.0000	N/A	0.0617	N/A	0.938	0.919	4.02%	0.5219				
	2036	45,252,043	383,163,617	846.7%	29,847	22,702,213	192,226,948	846.7%	1.0000	N/A	0.0654	N/A	0.935	0.914	4.02%	0.5017				
	2037	41,157,586	400,612,152	973.4%	27,778	19,850,050	193,212,775	973.4%	1.0000	N/A	0.0693	N/A	0.931	0.910	4.02%	0.4823				
	2038	37,229,534	414,402,793	1113.1%	25,742	17,261,599	192,139,258	1113.1%	1.0000	N/A	0.0733	N/A	0.927	0.905	4.02%	0.4637				
	2039	33,480,372	423,884,852	1266.1%	23,750	14,923,319	188,939,624	1266.1%	1.0000	N/A	0.0774	N/A	0.923	0.899	4.02%	0.4457				
	2040	29,937,314	428,924,659	1432.7%	21,813	12,828,317	183,796,772	1432.7%	1.0000	N/A	0.0815	N/A	0.918	0.894	4.02%	0.4285				
	2041	26,620,125	429,597,634	1613.8%	19,943	10,966,011	176,970,329	1613.8%	1.0000	N/A	0.0857	N/A	0.914	0.889	4.02%	0.4119				
	2042	23,534,776	426,145,209	1810.7%	18,148	9,320,310	168,763,259	1810.7%	1.0000	N/A	0.0900	N/A	0.910	0.884	4.02%	0.3960				
	2043	20,687,540	418,745,520	2024.1%	16,438	7,876,093	159,423,442	2024.1%	1.0000	N/A	0.0942	N/A	0.906	0.879	4.02%	0.3807				
	2044	18,079,237	407,522,083	2254.1%	14,821	6,617,041	149,153,988	2254.1%	1.0000	N/A	0.0984	N/A	0.902	0.874	4.02%	0.3660				
	2045	15,712,600	392,974,151	2501.0%	13,301	5,528,579	138,270,464	2501.0%	1.0000	N/A	0.1025	N/A	0.897	0.869	4.02%	0.3519				
	2046	13,579,911	375,737,332	2766.9%	11,883	4,593,504	127,095,888	2766.9%	1.0000	N/A	0.1066	N/A	0.893	0.864	4.02%	0.3383				
	2047	11,677,484	356,198,701	3050.3%	10,568	3,797,328	115,830,038	3050.3%	1.0000	N/A	0.1107	N/A	0.889	0.860	4.02%	0.3252				
	2048	9,991,260	334,997,009	3352.9%	9,358	3,123,423	104,725,275	3352.9%	1.0000	N/A	0.1146	N/A	0.885	0.856	4.02%	0.3126				
	2049	8,507,594	312,520,624	3673.4%	8,251	2,556,814	93,922,789	3673.4%	1.0000	N/A	0.1183	N/A	0.882	0.852	4.02%	0.3005				
	2050	7,211,034	289,280,428	4011.6%	7,244	2,083,395	83,578,209	4011.6%	1.0000	N/A	0.1220	N/A	0.878	0.848	4.02%	0.2889				
	2051	6,085,387	265,969,679	4370.6%	6,335	1,690,223	73,873,360	4370.6%	1.0000	N/A	0.1255	N/A	0.875	0.844	4.02%	0.2778				
	2052	5,114,356	242,886,057	4749.1%	5,519	1,365,615	64,854,486	4749.1%	1.0000	N/A	0.1289	N/A	0.871	0.840	4.02%	0.2670				
	2053	4,281,784	220,334,093	5145.8%	4,790	1,099,117	56,558,897	5145.8%	1.0000	N/A	0.1321	N/A	0.868	0.837	4.02%	0.2567				
	2054	3,571,412	198,680,888	5563.1%	4,143	881,335	49,029,443	5563.1%	1.0000	N/A	0.1349	N/A	0.865	0.834	4.02%	0.2468				
	2055	2,968,589	178,012,339	5996.5%	3,572	704,259	42,231,129	5996.5%	1.0000	N/A	0.1378	N/A	0.862	0.831	4.02%	0.2372				
	2056	2,460,320	158,625,087	6447.3%	3,071	561,120	36,177,302	6447.3%	1.0000	N/A	0.1404	N/A	0.860	0.829	4.02%	0.2281				
	2057	2,033,606	140,799,091	6923.6%	2,631	445,875	30,870,656	6923.6%	1.0000	N/A	0.1433	N/A	0.857	0.827	4.02%	0.2193				
	2058	1,677,046	124,332,448	7413.8%	2,249	353,486	26,206,692	7413.8%	1.0000	N/A	0.1450	N/A	0.855	0.825	4.02%	0.2108				
	2059	1,379,904	109,368,173	7925.8%	1,917	279,614	22,161,564	7925.8%	1.0000	N/A	0.1475	N/A	0.853	0.823	4.02%	0.2026				
	2060	1,132,975	95,864,322	8461.3%	1,633	220,705	18,674,465	8461.3%	1.0000	N/A	0.1485	N/A	0.851	0.821	4.02%	0.1948				
	2061	928,497	83,739,841	9018.9%	1,387	173,882	15,682,128	9018.9%	1.0000	N/A	0.1503	N/A	0.850	0.820	4.02%	0.1873				
	2062	759,553	72,919,798	9600.4%	1,176	136,745	13,128,045	9600.4%	1.0000	N/A	0.1522	N/A	0.848	0.818	4.02%	0.1800				
	2063	620,320	63,416,465	10223.2%	996	107,362	10,975,854	10223.2%	1.0000	N/A	0.1531	N/A	0.847	0.817	4.02%	0.1731				
2064	505,630	55,011,427	10879.8%	842	84,130	9,153,157	10879.8%	1.0000	N/A	0.1544	N/A	0.846	0.815	4.02%	0.1664					
2065	411,474	47,605,873	11569.6%	711	65,818	7,614,831	11569.6%	1.0000	N/A	0.1562	N/A	0.844	0.814	4.02%	0.1600					
2066	334,303	41,193,221	12322.1%	599																

Attachment 19
Metropolitan Life Insurance Company
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
Historial Claim and Active Life Reserves

Nationwide

Calendar Year	A	B	C	D = A + B + C	E
	Paid Claims	Claim Reserves	IBNR	Incurred Claims	Active Life Reserves ¹
2000	-	-		-	
2001	-	-		-	
2002	-	-		-	
2003	-	-		-	
2004	-	-		-	
2005	-	-		-	
2006	889,782	80,901		970,683	
2007	961,625	106,351		1,067,976	
2008	3,269,690	72,245		3,341,935	
2009	4,855,457	190,075		5,045,532	
2010	6,014,815	280,336		6,295,151	
2011	7,071,500	1,179,305		8,250,805	
2012	12,521,366	1,941,055		14,462,421	
2013	9,949,949	1,545,731		11,495,680	
2014	11,928,529	3,230,126		15,158,655	
2015	13,992,662	6,299,162		20,291,824	
2016	11,804,013	14,357,288		26,161,301	
2017	9,950,762	29,488,346	537,132	39,976,240	
2018	2,712,813	25,977,548	11,547,588	40,237,949	1,497,847,272

Pennsylvania Only

Calendar Year	A	B	C	D = A + B + C	E
	Paid Claims	Claim Reserves	IBNR	Incurred Claims	Active Life Reserves ¹
2004	-	-		-	
2005	-	-		-	
2006	-	-		-	
2007	8,461	-		8,461	
2008	-	-		-	
2009	-	-		-	
2010	73,764	-		73,764	
2011	232,554	-		232,554	
2012	206,812	-		206,812	
2013	15,353	-		15,353	
2014	317,648	101,565		419,213	
2015	677,903	498,090		1,175,993	
2016	167,913	237,277		405,190	
2017	107,042	278,300	17,226	402,568	
2018	102,423	822,988	370,335	1,295,747	42,605,258

¹ Figure as of 12/31/2018




Metropolitan Life Insurance Company
Long-Term Care
[PO Box 64911, St. Paul, MN 55164-0911]
[P.O. Box 990028, Hartford, CT 06199-0028]

Policy #: [#####]

[Mail Date]

[First Name] [Last Name]
[Address 1]
[Address 2]
[City, ST Zip or Country Name if Foreign address]

 New Long-Term Care Insurance coverage rates effective [DATE].

Dear [First Name] [Last Name]

Premium Increase Notification – Please review

Why we're contacting you

After an in-depth analysis of our Long-Term Care business, Metropolitan Life Insurance Company ("MetLife") has determined that a premium increase is necessary on certain long term care insurance policies. We are implementing a [XX%] premium increase on your long term care insurance policy, which was issued in [STATE].

What you need to know

We understand how important your long-term care insurance policy is in planning for your future. **You may be able to reduce the change in premium due to this rate increase by adjusting your coverage.** [You may also have alternative options available, including decreasing automatic inflation protection, to mitigate the premium increase.] Please see the "Your Options" section of this letter, and the enclosed Coverage Change Form for more information.

About the Premium Increase

This premium increase will affect a broad group of policyholders and is not based on any individual's personal factors, such as age, health status or claim history.

We requested a [XX%] premium increase on your policy and received authority from [STATE DOI] to implement the [XX%] increase on your policy noted above.

Effective Date:	[EFFECTIVE DATE]
Current Premium Amount:	[OLD AMOUNT]/[FREQUENCY]*
Increased Premium Amount:	[NEW AMOUNT]/[FREQUENCY]

* Current Premium information is as of [COMPLETE DATE] and may not reflect recent changes.

Your Options

We understand that a premium increase may not be affordable for some insureds. There are personalized options available that may mitigate the impact of the premium increase, and possibly better meet your current coverage needs. Details, are in the enclosed Coverage Change Form.

Things to consider

It is important that you be aware that, as explained in the Guaranteed Renewability statement in your policy, and subject to any applicable regulatory approval, **MetLife reserves the right to increase rates in the future.** [Because the increase needed was higher than the increase being implemented at this time, it is our intent to request an additional increase, and if authorized, the additional increase will be implemented no sooner than one year from the date indicated above.]

If you are on waiver of premium at the time the increase becomes effective, there will be no impact to your coverage or premium unless and until your premium payments resume.

Any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Please note that all options available may not be of equal value.

Bill mode changes can only be made on or after your policy anniversary date after the premium increase takes effect. If you are set up for automatic deductions from your bank account, you do not need to take any action. The increased premium will be deducted on the next scheduled electronic funds transfer date after the rate increase effective date. If you have automatic bill pay with your bank, or if you pay premium through an annuity, you will need to update the payment amount.

Cancellation Requests

If you choose to cancel your long term care insurance policy, a limited long term care benefit may still be available to you. (As you consider this option, please note that this is **limited** coverage and does not provide the same level of coverage you currently have.)

[Insert for insureds with no nonforfeiture feature (also applicable for insureds with CBUL):

If your coverage lapses due to cancellation or nonpayment of premium at any time between the date of this letter and 120 days following the first due date of the increased premium, you will be issued a Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL") which provides limited coverage as described below. Under LCUL, your Total Lifetime Benefit will be the greater of: the sum of all premiums paid and waived prior to lapse; or [30 times the Nursing Home Daily] [the Monthly] Benefit Amount in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your policy, please note that the reduced Total Lifetime Benefit payable under LCUL as described above will not exceed the remaining Total Lifetime Benefit of your policy immediately prior to your date of lapse. Once LCUL goes into effect, your policy will be considered "paid-up" with no further premiums due, and you will no longer receive increases under any inflation option.

Note: For policyholders who are eligible for and meet the requirements for payment of benefits under the Contingent Benefit Upon Lapse Feature ("CBUL") as a result of this rate increase, we will instead provide coverage under LCUL, which provides a benefit that is equal to the benefit payable under CBUL. We will not pay benefits under both CBUL and LCUL, or any other nonforfeiture feature.]

[Insert for letters to insureds who have an existing NF benefit:

Our records indicate your policy includes a nonforfeiture feature providing for reduced or limited coverage in the event that your policy lapses due to cancellation or nonpayment of premium. Please refer to your policy for additional information. If you elect to cancel your coverage, you are eligible for the limited coverage as described in your policy under the nonforfeiture feature.]

Next Steps

If you select an option to reduce your coverage, simply complete the Coverage Change Form and return it to MetLife by [DATE].

If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary. Your new increased premium will become effective on [DATE]

We're here to help

We are ready to assist you. Attached is a Frequently Asked Questions document to provide additional details regarding this notification. If you have any additional questions, please call your agent, or our Customer Service team at [888-285-8140][800-308-0179], Monday through Friday. Our customer service representatives will be pleased to answer any questions or provide additional options to lessen the amount of this increase, if available.

Sincerely,

A handwritten signature in black ink, reading "Thomas G. Reilly". The signature is written in a cursive, flowing style.

Thomas G. Reilly, Assistant Vice President
Product Management & Compliance

Encl: Coverage Change Form, Frequently Asked Questions, Business Reply Envelope

Metropolitan Life Insurance Company**COVERAGE CHANGE REQUEST FORM**

Individual LTC Insurance Policy for [First Name] [Last Name]

Policy #: [XXXXXX]

Distribution Alliance #: [XXXXXXXXXX]



To mitigate the impact of the premium rate increase, we are offering you a limited opportunity to elect your personalized option.

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by **[Month XX, YYYY]**. If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on **[Month XX, YYYY]**.

➤ **Step 1: Select an option (please choose only one option)**

As a reminder, you may have alternative options available [, including [decreasing][eliminating] automatic inflation protection,] to mitigate the premium increase. For more information, please call **[(888) 285-8140] [(800) 308-0179]**. One of our Customer Service Representatives can discuss the impact of any change to your policy and provide you with new premium amounts. Please review the Things to Consider section on the following page for important information on coverage change options.

COVERAGE CHANGE OPTIONS

☐ **[Eliminate Automatic Inflation Protection]** [Please review the Things to Consider section for important information about this option.]

[Eliminate Automatic Inflation Protection: [\$XXX.XX][mode]

☐ **[Reduce your future annual inflation rate from [X%] to [X.X%].** Premium: [\$XXX.XX][mode]

☐ **[Reduce Daily Benefit]**

Daily Benefit Amount: [\$XXX.XX] Premium: [\$XXX.XX][mode]

☐ **[Reduce Total Lifetime Benefit (benefit duration)]**

Total Lifetime Benefit: [X] Years Premium: [\$XXX.XX][mode]

☐ **[Customized Decrease Option]**

[Please call the Customer Service team for available options. OTHER _____]

☐ **Cancel your coverage. This change will be effective immediately. Please review the Things to Consider section for cancellation options.**

➤ **Step 2: Review Agreement and Acknowledgement**

I understand the policy change I have selected above and I agree that any change will become effective on {DATE}.

(Cancellations will be processed consistent with the terms of your policy and any applicable endorsements.)

➤ **Step 3: Sign and Date**

Signature ([First Name] [Last Name])

Date

Policy #[XXXXXXXXXX]

➤ **Step 4: Please sign, date and return this form to the address listed below by [Coverage Change Receipt Date]. No Response is required if you are not making any changes.**

Metropolitan Life Insurance
Company
[Long Term Care, PO Box 64911,
St. Paul, MN 55164-0911
Phone: (888) 285-8140
Fax: (952) 833-5410]

Metropolitan Life Insurance
Company
[Long Term Care, P.O. Box 14634,
Lexington, KY 40512-9938
Phone: (800) 308-0179
Fax: (866) 314-5612]

THINGS TO CONSIDER

[INFLATION PROTECTION]

[Please note that any reduced inflation percentage will only be applied to future inflation increases that occur after the effective date of this change. All other existing benefits and previous inflation increases that have already been applied to your policy through the effective date of the inflation reduction will be maintained.]

[The option to mitigate the premium increase by reducing your annual inflation rate to a percentage less than 5% is a limited offer and must be made by [DATE].] [Variations of this option are not available.]

[Selecting the option to mitigate this premium increase by eliminating your Automatic Inflation Protection is a decision that you should take seriously. While existing benefits and previous inflation increases that have already been applied to your policy will be maintained as long as you continue to make required premium payments, selecting this option means that your benefits will no longer increase after the effective date of the change. You should talk to your financial advisor before exercising this option.]

[DAILY BENEFIT AMOUNT]

A higher revised daily benefit amount may include automatic inflation increases between the date of this letter and the effective date of the increase.]

[TOTAL LIFETIME BENEFIT]

The Total Lifetime Benefit number of years is used to calculate the Total Lifetime Benefit dollar amount. This duration does not reflect claims paid or payable. If MetLife pays the full Nursing Home Daily Benefit Amount, then the benefit duration would not exceed the number of years selected. If MetLife pays less than the Nursing Home Daily Benefit Amount, the lifetime benefit duration could exceed the number of years selected.]

CANCELLATION

[Please CANCEL my coverage. I understand that I will be provided coverage under a Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"). *As you consider this option, please note that this is **limited** coverage and does not provide the same level of coverage you currently have.*]

[Please CANCEL my coverage. I understand that this will trigger coverage under the Nonforfeiture feature which I purchased with my policy. *As you consider this option, please note that this is **limited** coverage and does not provide the same level of coverage you currently have.*]

Any changes in your coverage before [date] may be calculated at the new rates. Bill mode changes can only be made on or after your policy anniversary date after the date the premium increase takes effect.

You may not be able to increase benefits in the future without providing evidence of insurability. However, coverage changes may be able to be made without providing evidence of insurability through the inflation offering. Please refer to your policy for additional detail.